

THE U.F.A.

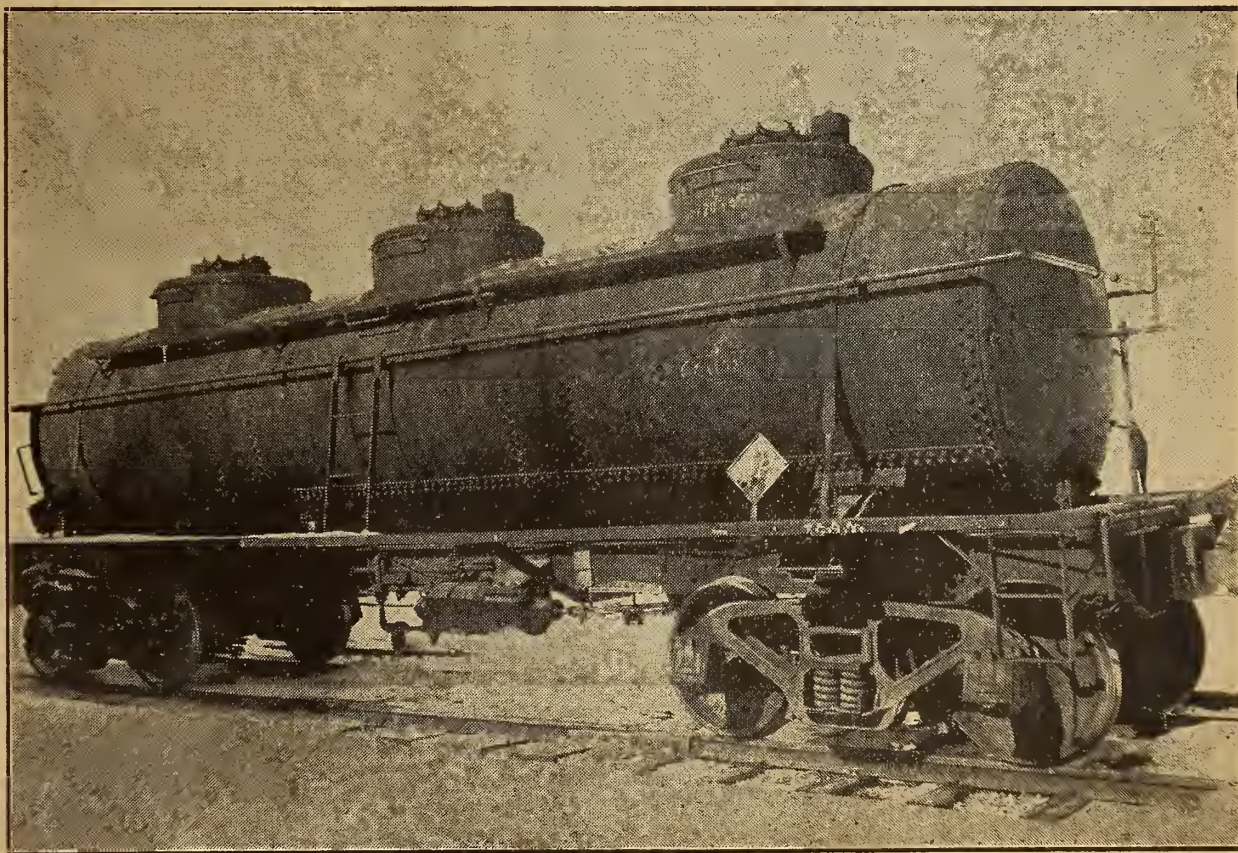
OFFICIAL ORGAN OF
THE UNITED FARMERS OF ALBERTA :: THE ALBERTA WHEAT POOL
AND OTHER PROVINCIAL MARKETING POOLS

Vol. 11

CALGARY, ALBERTA, APRIL 1st, 1932

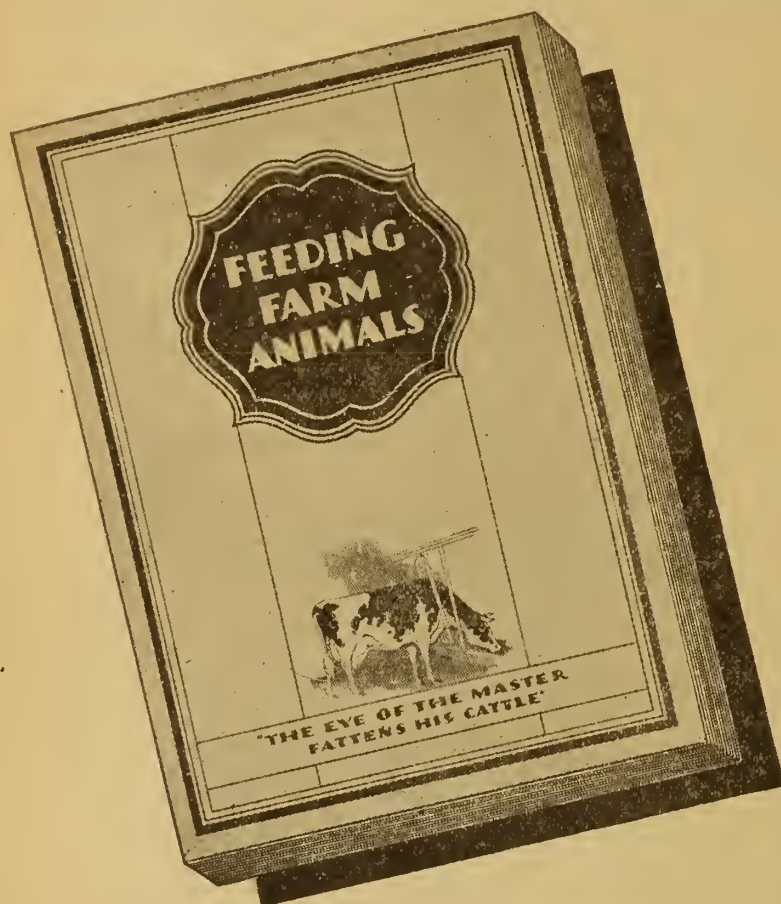
No. 6

First U.F.A. Tank Car En Route to Alberta



Tank car of Red Head lubricating oils purchased through the U.F.A. Co-operative Committee for the Locals in the Okotoks-High River constituency, photographed for *The U.F.A.* last week. The oils will have been delivered at High River when this issue comes into the hands of our readers. Several other cars purchased through the Committee by groups of U.F.A. Locals in various parts of the Province are also en route. Large savings in the purchase of their season's supplies will be made by the members of these Locals.

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THE ALBERTA WHEAT POOL
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THE ALBERTA CO-OPERATIVE OIL POOL

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W. NORMAN SMITH

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EDITORIAL

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THE RESULT IN ATHABASCA

In the Athabasca Federal by-election the farm people divided their forces. The result was victory for the candidate of one of the political parties in a constituency predominantly agricultural.

This outcome is regrettable, but the officers and members of the Association who carried on the work of the U.F.A. in the constituency, and the U.F.A. candidate, have nothing to be ashamed of—rather the reverse. They maintained the high standards of the U.F.A. tradition. Mr. Normandeau's honesty, energy, enthusiasm and ability won the admiration of those who came in contact with him during his tour of the constituency.

There is this to be learned by the farmers from the experience of the Athabasca campaign: division spells failure. Only by presenting a united front to the political party forces can they hope to extend their influence and carry into effect their declared policies. The U.F.A. is broad enough to embrace within its ranks all farm people who are sincerely desirous of co-operating with their fellows to raise the status of their industry, and to press forward by every available means toward the

goal of the movement—clearly defined by the last Annual Convention.

* * *

INCREASING VIGOR

Reports presented at the recent meeting of the U.F.A. Executive showed improvement in the financial position of the Association as compared with this time last year. The total of cash membership for the first three months of 1932 is substantially greater than was the case during the corresponding period in 1931. In the midst of the most severe crisis in the history of agriculture in the Province, there are signs of increasing vigor in various fields of activity. In spite of all past reverses the U.F.A. remains the most firmly rooted organization of farm people in North America, and the one which has made the most positive progress.

* * *

THE DAILY BARRAGE

Can *The U.F.A.* as the official organ of the movement use the greater part of its severely limited space most profitably once a month in endeavoring to stem the constant stream of misrepresentation and unfair criticism which flows almost daily through the columns of the more violently partizan section of the daily press? Or should it be concerned mainly with the development of plans for fundamental social reconstruction? The dilemma is a difficult one. For instance, only a few of the twenty-six or so issues of the *Calgary Herald* during the past month have failed to contain grossly biased and partizan comment which calls for reply. Misstatements of fact and misleading half truths are not infrequent. On at least three occasions within the past few weeks the *Herald* has been called to account by its readers—twice by George E. Church and once by Hon. Vernor Smith. We give the *Herald* credit for the acceptance and publication of these letters, which in fairness of course could not have been denied, but only a portion of the ground is covered.

To remove a few of the current misconceptions we have devoted a good deal of space in this issue to Alberta's financial affairs. We regret that it cannot be greater, for the grist of legislation and the debates of the month have been of much importance, both from the standpoint of administration and that of public policy in the widest sense of the term.

One reason why progress in a movement such as ours cannot be made as rapidly as is desired, is that much of the time of elected representatives must be spent in clearing away the tangled undergrowth of misinformation and partizan prejudice and distortion which a portion of the press has indefatigably fostered.

NEWS OF THE ORGANIZATION

Activities of Locals and District Associations and Information from Central Office—Notes on Co-operation

Tank Cars en Route for Delivery to Groups of U.F.A. Locals

Large Savings for Farmers on Their Season's Supplies of Oils

Several tank cars of Red Head lubricating oils purchased co-operatively by Alberta farmers through the U.F.A. Co-operative Committee, are now rolling to Alberta, and delivery in some cases will have been made by the time this issue comes into the hands of our readers.

A photograph of the first car, specially taken for *The U.F.A.* appears on the front page. It is for delivery at High River to the Locals which will comprise the High-River-Okotoks U.F.A. Constituency Co-operative Association, now in process of incorporation.

Other cars are for delivery to various U.F.A. Co-operatives, including the Olds District U.F.A. Co-operative. Large savings are being effected by the members of the U.F.A. in these associations who are taking advantage of facilities for co-operative buying of oil and other bulk commodities through the U.F.A. Co-operative Committee.

Poultry Supplies

Arrangements have been completed by the Co-operative Committee by which all orders of poultry supplies from U.F.A. and U.F.W.A. Locals and members forwarded to Central Office will be placed with leading poultry supply firms in Edmonton and Calgary, at their catalogue prices. Orders placed with the Anderson Grain and Feed Company, Seventh Ave. East, Calgary, and Capital Seed and Poultry Supplies, 99th St., Edmonton, will be credited to the U.F.A. where members give instructions. Be sure to state the name of your Local as well as your post office address. A patronage dividend will be declared on business done.

The Okotoks-High River Co-operative, in the organizing of which H. B. MacLeod took a very active part, promises to be a big factor in increasing the collective bargaining power of the farm people in that district.

New Constituency Co-operative

A new constituency co-operative has been organized during the last month—for the Lac Ste. Anne Constituency. Nine Locals have taken shares, as follows: Onoway, Nakamun, Cherhill, Sangudo, Balm, Stanger, Rochfort Bridge, Greencourt and Anselmo. Others have announced their intention to join. Trustees elected are: J. Calder, Greencourt, president; John Liss, Sangudo, secretary-treasurer; trustees, W. C. Turnbull, Onoway; Mrs. E. Jackson, Balm; T. A. Brazil, Nakamun; D. H. Glass, Cherhill; W. A. Ray, Rochfort Bridge. Organization was effected at a meeting at Cherhill.

Locals of the U.F.A. and U.F.W.A. are strongly urged to take advantage of the facilities which are made available to them through the U.F.A. Co-operative Committee, Calgary, and the various constituency and district co-operatives.

WRITE THE U.F.A. CO-OPERATIVE COMMITTEE FOR INFORMATION, and listen in for the broadcasts at 12:25 noon daily from station CFAC, Calgary, and every Monday at 1 p.m., from station CJCA, Edmonton. These broadcasts contain important announcements of interest to every farmer and farm woman.

U.F.A. Executive Takes Action on Important Issues

Debtor-Creditor Relations—New Oil Taxation—Radio Broadcasting

Important Association business was dealt with, including preparation of the plans for the Junior Conference, at a meeting of the U.F.A. Executive held while this issue was in course of preparation. Action taken upon a number of subjects is summarized below:

The Provincial Government was asked to advance fuel and lubricating oils and greases for tractors, as well as feed for horses, to farmers in districts which have suffered crop failure. A resolution by Lomond U.F.A. Local on this matter was endorsed.

Amendment was asked of a bill before the Legislature with regard to taxation of fuel oil, so as to provide that the declaration as to use of fuel for the purpose of exemption be made at the point of delivery, thus avoiding the necessity for outlay of money on the part of industrial users.

Notice of agricultural committee and debtor-creditor relations sub-committee of the Legislature now sitting was called to resolutions of U.F.A. Annual Convention asking reduction of principal due on farmer indebtedness and also the setting up of an arbitration board representative of debtor and creditor and the Government, to revalue property, percentage of loss through deflation to be borne equally by debtor and creditor according to the amounts each party invested; either party to have the right to call for adjustment (a) the debtor by proving his inability to continue, due to deflation, old age or sickness, (b) the creditor upon date his money becomes due. These resolutions were previously submitted to the Government.

Amendment of Debt Adjustment Act was urged to provide that absentee owners who were formerly farmers and in residence, be given protection under the act, in respect to land which they formerly farmed. This proposal originated in the Calgary U.F.A. Local.

Parliamentary Committee on radio broadcasting now in session at Ottawa was urged to recommend a nationally owned broadcasting system, as called

for in successive Annual Conventions of the U.F.A.

All of the above decisions were communicated to the proper authorities.

The report of the Vice-president upon the meeting with the Alberta Government for presentation of Convention resolutions was adopted, as was the report of the Co-operative Committee upon the progress made in co-operative purchasing.

There was a full attendance of members of the Executive, with the exception of President Gardiner, whose Ottawa duties precluded his being present.

Conservative Wins in Athabasca

In the Athabasca Federal by-election held on March 21st, the Conservative candidate was elected by a majority of 283 over the Liberal candidate, who came second.

The figures were as follows—

Percy G. Davies, Cons.....	4,914
Isaac Doze, Lib.....	4,631
Louis Normandeau, U.F.A.....	3,434
C. H. Axelson, Farmers' Unity League.....	2,303

Mr. Normandeau's Thanks to Supporters

The following message to supporters of the U.F.A. movement in Athabasca has been received from Mr. Normandeau:

To all electors of Athabasca:

To all those who in the late campaign rallied to the U.F.A. colors and gave unstintedly of time, money or other service, may I be permitted to extend my sincere thanks at this time?

Although the endeavor, made at a great sacrifice, has been unavailing, and the decision of the electorate was not in our favor, yet we are justified in feeling that the effort was worth while and will not be lost entirely.

It is impossible to thank every worker individually, so I trust that our supporters one and all, will accept this note as a message of appreciation for the great service rendered to the U.F.A. cause and candidate.

Sincerely yours,

LOUIS NORMANDEAU.

UNIVERSITY BROADCAST

The usual features of the CKUA broadcasts will be continued during April. Talks include the following special features: John Ruskin, by Dr. Mitchell, 7 p.m. April 4th; The Disarmament Conference, C. L. Gibbs, 7:40 p.m. April 4th; California Missions, Rev. Brother Francis; Science and Sanity Today, Dr. Geo. Hunter, 7:40 p.m. April 18th; Peeps into Radio, 7 p.m. April 20th; Dawn of Civilization in Arizona, Rev. Brother Rogation, 7 p.m. April 25th; Shakespeare's "Wooden O", Dr. Broadus, 7:40 p.m., April 25th.

United Action on All Fronts

Key to Success in the Farm People's War Against Poverty

By NORMAN F. PRIESTLEY, Vice-President

There is no such thing as suspended animation in any social movement. It is a case of activity or death. This applies to the U.F.A. Many farmers apparently think otherwise. They allow the farm organization, so far as they are concerned, to lapse into a state of sleep which closely approximates death and then when some emergency arises, such as an election, or the necessity for mobilizing action upon some vital matter such as seed grain relief, farm indebtedness, etc., they expect it to revive automatically. Sometimes it does revive wonderfully, and big things are done. This is not always the case, however, and there is no guarantee at any time or in any place that it will again do so.

Never Reached Full Power

The facts are that the organization has never yet reached full power in any section of the Province. The great things accomplished by and through the U.F.A. have been effected by active and therefore powerful Locals and associations irregularly distributed over the Province. If all Locals were like some of our consistently active Locals the scene would be greatly changed. If all the rural ridings of Alberta were organized as some are, the entire structure of our Alberta life would soon be incomparably better. We are moving toward our great social objective, ever moving, but on an irregular front and in spasms. If only once we could move on the whole front equally and at the same time, our strength would be irresistible.

Perhaps I shall not be misjudged if I continue the military figure and say that in this warfare against poverty, debt, misery, inequality and injustice, we have thrust many a salient into the enemy line and dealt many a staggering blow at reaction. We have found ourselves subject to counter attack and have been thrust back a little here and there, but have always rallied again. On very few battlefronts of democracy in the last quarter of a century has so much ground been gained and so tenaciously held.

In the past three years it seems that world forces operating on a gigantic scale have set us back on the whole front and almost pinched off certain sections of our army and carried them captive.

There is this great cause for courage and loyalty, that the war is being carried on by other armies with many types of armament on the whole battle-line of humanity. It may be a blind and foolish optimism which possesses us, but somehow or other we feel we cannot help but win.

Every Local a Platoon

Members of the U.F.A. and sympathetic readers of this our official organ, every little Local of our association is an important squad or platoon or other unit, in this struggle. Keep yours alive and active. Put strength into your members by doing things. It is not by big guns or tanks or aerial squadrons or cavalry or infantry alone that a modern war is won—if wars are ever won. Every arm of all the services is required. So with the U.F.A. By community fellowship, by social affairs, by mutual education, by marketing and buying together, by

mobilizing public opinion, by action in the field of finance and by use of the ballot—by one or some or all of these methods of attack the struggle will be decided and in this warfare real victory is possible.

Space limits necessitate brevity. I would say in conclusion that some things which might appear of small consequence are of much greater importance than others which loom large in our minds. We know that international politics and the interplay of financial forces vitally affect our lives. These things are undoubtedly momentous. Legislative action at Edmonton or Ottawa, Washington, Paris or London, sets currents in motion which reach the most intimate interests of the humblest of the people. But there is a danger of our becoming obsessed by these things. So far as our part in the struggle is concerned it might be of more value to organize a social or a picnic for the young folks or buy a keg of formaldehyde or drum of lubricating oil with our neighbors or deliver our wheat to the Pool elevator or persuade some neighbor to join the association. Let us have action right now just where we are. We shall then be ready for any great push which time and circumstance may decree.

New U.F.A. Locals

On the borders of Alberta and British Columbia, Canyon View U.F.A. Local was organized, in the Dawson Creek district. Gordon W. Williamson and Vincent Seymour are the officers.

Hotchkiss U.F.A. Local was organized recently in Peace River constituency, with R. S. Reed, president and T. W. Willey, secretary.

H. C. McDaniel recently organized Whitla U.F.A. Local. C. Berney and W. A. Fowler were elected as officers.

Crescent Hill U.F.A. Local, in Battle River constituency, was organized with twelve paid-up members. Thomas Sanders is president and Mrs. M. Enger, secretary.

Reorganization took place recently of Island Hill U.F.A. Local, near Vermilion. H. B. Evans is president and H. A. Scarfe, secretary.

Lone Pine Lake was the name chosen for a new U.F.A. Local in Stettler district. A. E. Scheerzchmidt is secretary and R. Zimmerman, president.

Atkinson U.F.A. Local held a meeting recently to reorganize. G. W. Simpson is secretary.

Mound U.F.A. Local was organized recently, and will join the Olds and District Co-operative Association, states J. W. Jackson, secretary.

Henri Dumaine was in charge of the organization meeting of East La Corey U.F.A. Local (in Athabasca constituency) and was elected president. Louis Dumaine is secretary.

Ronald Pye, Director for Red Deer, recently organized Golden West U.F.A.

Local, with W. J. Lewis and David Pearson as elected officers.

W. Skinner, Director for Battle River, and L. Green were organizers of the new Hazeldine U.F.A. Local. Lewis Gardiner is president and Mrs. Lewis Gardiner secretary.

Seniors Asked to Assist Junior Conference

All Locals have been notified of the date of Junior Conference and the opening of the Conference Fund. The railway fares of the delegates will be paid out of the Conference Fund, if the fund is sufficient. If not, the fund will be prorated among the delegates. Every Senior Local is asked to assist the Junior Branch by subscribing at least \$5, whether sending a delegate or not.

The Conference will be held at the University June 2nd to 8th. Further particulars will gladly be forwarded from Central Office upon request.

Junior Conference Fund, 1932

Three Hills U.F.A.	\$ 5.00
Hillside U.F.A.	5.00
Lougheed Juniors	5.00
Dina Juniors	10.00
Gleichen U.F.W.A.	5.00
Naco U.F.A.	2.00
Berrywater U.F.W.A.	5.00

Total.....\$37.00

Vice-President's Meetings

Meetings will be addressed by Norman Priestley, Vice-President, as follows:

Enchant, April 4th, 2 p.m.
Retlaw, April 4th, 8 p.m.
Travers, April 5th, 2 p.m.
Milo, April 5th, 8 p.m.
Arrowwood, April 6th, 8 p.m.

U.F.A. Local Items

Bulmer: February meeting was a great success. E. Eisenhauer, Lethbridge, gave a splendid talk on Sir John A. Macdonald and Sir Wilfred Laurier; H. Irvine spoke on livestock; musical numbers by Miss Evelyn Selsbe, Mrs. R. Talbot, J. Selsbe, and a reading by Mrs. N. Christ, were much enjoyed, reports A. M. Peters, secretary.

Garden Plains: Heard addresses by Mr. Reid, high school principal, who advocated teaching of co-operation in schools, and J. K. Sutherland, Wheat Pool delegate. J. W. Taylor, secretary, writes that Mr. Stanfield has resigned as president, as he is leaving the district, and that he will be greatly missed.

Abee: Held a successful social evening on March 12th, reports F. M. Cardy, secretary. Mrs. Fred Cardy and Alan Holstlander won prizes at whist; Harold King, of Egremont, spoke, after supper, in support of Louis Normandeau's candidature in the by-election; and the evening closed with dancing and a display of trapeze work by members of the Abee Sports Club.

Hand Hills Lake: Has held four socials this year as well as some well attended meetings; officers are the same as for 1931, E. M. Peacock president and H. North Brown secretary. The latter writes: "Our energetic and popular director, J. K. Sutherland, gave us a good address yesterday. In January I celebrated 20 years' continuous connection with the U.F.A. May the spirit which has inspired us veterans of the movement manifest itself in younger members."

Notes by the Way

By the EDITOR

Twenty-three or twenty-four years ago, when the Legislature met in the little red brick building which is now overshadowed by the imposing domed edifice with broad staircases and marble-walled corridors, I began to report the proceedings of the Alberta Assembly for a daily newspaper. Since then, in Alberta and elsewhere on the prairies, I have had occasion to describe from the press gallery the debates in a number of successive Legislatures, and to compare the calibre of one Assembly with its successor. I am sure that others who have followed the debates in those earlier Legislatures and in the present Assembly will agree that the standard of debate and the average ability of members have been higher, and their devotion to public business incomparably greater since the U.F.A. victory of 1921 and the emergence of a capable Labor group than in any preceding period. This, though it is rarely touched upon in the press, is a judgment privately expressed. No one who remembers the old Legislatures will deny the significance of the change.

There were able leaders in the former Assemblies: Arthur Sifton, who was called to office by the Chief Justice when the first Government of the Province crashed on the Alberta and Great Waterways railway issue; R. B. Bennett, who thundered in denunciation of that notorious deal, which he described, with characteristic vehemence, as "the greatest outrage ever perpetrated in a British country." And there were others. But for the most part the rank and file were just good party men who, if they ventured to display originality of thought, or to take an active part in the shaping of policies, soon discovered that this was not their function. I am not going to discuss the present personnel in detail, but unquestionably, even though it is true that a deeper radicalism in thinking and policy would raise the quality of the debates and speed the development of social policies, the Legislature as a whole has attained to standards which in earlier days would have been inconceivable. And, incidentally, some of the speeches of the present session by private members, speeches which regrettably cannot be reported, not only reveal a most extensive and intensive knowledge of the problems of Provincial administration, but contain an effective analysis of the causes of the financial and economic breakdown and show the necessity for fundamental change. At the same time they reveal the limitations of a Provincial Legislature in the face of financial forces which govern the advanced states of the modern world. The Premier himself is the dominant figure in the Assembly. His ability, versatility, thoroughness and immense capacity for work are important assets of the Province, as the more fairminded of the daily newspapers have long recognized. And, in the moments when the supposed necessities of party controversy can be temporarily disregarded, his political opponents do so as well.

The Dominion of Canada closes its financial year with a deficit of approximately \$100,000,000; and the *Calgary Herald*, whose favorite theme is the political and economic wickedness of

the Alberta Government's failure to emerge with a surplus after a year of unprecedented distress in the basic industry of the Province, is strangely silent concerning the political and economic wickedness of Premier Bennett. But if deficits were to be placed on a per capita basis, Alberta's, in the same ratio as that of the Dominion, would have been about \$7,000,000.

Of course, any fair-minded person or newspaper must recognize that the Dominion, like the Province of Alberta, has merely come face to face with the inevitable consequences of the financial disaster which has been brought upon the world. Premier Bennett laid himself open to blame when in the election of 1930 he bid for popular votes by making promises which it was quite apparent he could not fulfill—at least not without the adoption of financial and economic policies such as are not dreamt of in his philosophy.

Fred White's resolution on social ownership, moved in the Alberta Legislature, covered so many aspects of the problem of financial and economic reconstruction that many members were doubtless faced by considerable difficulty in deciding how to vote. What is regrettable is that the resolution was passed upon with very little discussion and there was the appearance in consequence of a vote against U.F.A. policies in respect to land administration and natural resources. Far more time has been spent in discussion of purely partizan issues raised by the Liberal and Conservative opposition. If the whole of the resolution were not acceptable as it stood, an agreement to redraft should not have been difficult to obtain.

The confusion seemed to arise from inadequate discussion.

The financial government of Canada is taking advantage of the necessities of Governments to obtain extortionate rates of interest on recent bond issues (the yield in the case of British Columbia's recent issue is 7 per cent—higher than Alberta paid), and exemption from Provincial and municipal taxation and succession duties. The practice was described by a member of the Alberta Legislature as "double fisted robbery." The words were not too strong.

Three important debates on financial subjects, in which U.F.A. members participated, and much vital discussion on other questions, have taken place in the Federal House in the last month. In order to extend the space given to Provincial matters it has been necessary to leave these Federal debates untouched. The U.F.A. decision to vote against the granting to the Dominion Government of dictatorial powers in relief administration was well taken. Premier Bennett could have obtained without difficulty all the powers and money needed. But that he should be given the right to govern and create new crimes at will by order-in-council while Parliament is in session is another matter.

Death of Member

"It is with deep regret that I have to report the death of one of our members, Emil Kobi. The sincere sympathy of this Local is extended to Mrs. Kobi and family in their sad bereavement." Wm. Tulloch, secretary Cornucopia U.F.A. Local.

The Co-operative Commonwealth

The Goal of the U.F.A. Movement as Defined by the Annual Convention

By the EDITOR

The goal of the U.F.A. movement was set forth, and the means to its attainment were described, in a declaration adopted by the last Annual Convention. The declaration was divided into eight clauses. The first is discussed below:

Short Definition

"1. A community freed from the dominance of irresponsible financial and economic power, in which all social means of production and distribution including land, are socially owned and controlled either by voluntarily organized groups of producers and consumers, or—in the case of the major public services and utilities and such productive and distributive enterprises as can be conducted most efficiently when owned in common—by public corporations responsible to the people's elected representatives."

Comment

"Irresponsible financial and economic power." That elected parliaments and legislatures are today dominated by powerful groups of financial interests over which the masses of the people have no control is now almost universally admitted.

"Including land." Land, as the term is used in economics, includes all natural resources such as minerals and water power. The U.F.A. asks that agricultural and other land which is not now in the hands of private owners, should be leased on fair terms, with provision for security of tenure when the land is devoted to productive or otherwise useful purposes.

It is to be noted that social ownership is to be attained wherever possible by voluntary co-operative action. In all cases voluntary action is preferable, though political action as a means to social ownership is also necessary.

(To be continued.)

DISTRICT CONVENTION IN APRIL

Members of U.F.A. and U.F.W.A. Locals of the Big Valley to Munson District Association are requested by A. J. Russell, secretary, to watch for announcement locally of the next convention, to be held in Rumsey in April. "We hope there will be a good attendance," Mr. Russell writes, "to hear Miss A. M. Turner, advertising manager of *The U.F.A.*, and vice-chairman of the Calgary school board, who will discuss means of co-operation between Farmer and Labor groups, and F. J. Reynolds, manager of the Southern Alberta Dairy Pool, who will deliver an address on the progress of the pool."

INTOLERANCE

"Small men are prone to turn their loves into proprietorships, and their cherished ideals into weapons for the coercion of others. For little minded men are opinionated. The ignorant man always believes he is right; the educated man seldom. Hence intolerance is the device by which the ignorant, the unadjusted, the mentally immature, strive to lord it over the community—always of course in the interest, not of their own power, but of 'Eternal Right.' The less a man has in him the more intemperate he becomes in the vindication of the right." —Everett Dean Martin.

The Proposed Insurance Investigation

A Survey of the Debate in Parliament—And a Note
on the Attitude of the Daily Press.



By M. LUCHKOVICH, M.P.

Since the proposal to hold a Parliamentary investigation of charges against certain insurance companies was made by M. Luchkovich, U.F.A. member for Vegreville, daily papers from one end of the Dominion to the other have joined in a chorus of denunciation of the proposal, and in vigorous attack upon Mr. Luchkovich as the sponsor of the resolution quoted below. For a time the subject commanded more editorial space in the press than almost any other. In view of this circumstance the article by the U.F.A. member for Vegreville, which is published below, will be found of especial interest.

House of Commons,
Ottawa, Ont.

On March 14th, the following resolution moved by myself and seconded by Mr. William Irvine, came up for discussion in the House of Commons:

"Whereas there have appeared in the 1932 January and February issues of the *Journal of Commerce*, published in Toronto, certain allegations of swindling and questionable dealings in respect of the North American Life Assurance Company, and the Sun Life Assurance Company, and

"Whereas these charges have created a state of uncertainty in the public mind, and a lack of confidence in the stability of such institutions in this country, and

"Whereas these charges can most effectively be met, and public confidence best be restored by a thorough and impartial investigation of these various allegations:

"Therefore be it resolved, that in the opinion of this House, the Select Standing Committee on Banking and Commerce be instructed to conduct a strict investigation into the business transactions of the North American and Sun Life Assurance Companies, especially in relation to their investments in common stocks, and the allegations as to the swindling of policy-holders by directors of said companies."

Attitude of the Press

This resolution, which had the support and commendation of the U.F.A. Group, did not, for obvious reasons, have the support of our metropolitan newspapers; but it can be said without much fear of contradiction that the average Canadian citizen welcomed the investigation asked for in the aforementioned resolution. The difference between myself and the dailies of Canada is that I do not supply them with any revenue for extensive advertisements, whereas the corporations do. To give my readers a further idea of the difficulties with which a conscientious Member of Parliament is confronted, I am herewith supplying them with two diametrically opposite viewpoints. The *Winnipeg Tribune*, for instance, thinks that my resolution, if carried, would tend to undermine the stability of Canadian life insurance; while on the other hand a Communist paper in the same city claims that the only purpose of said resolution was to whitewash our insurance companies. Under the circumstances, human nature being what it is, it is folly to try to satisfy everybody at one and the same time.

The difficulty of dealing with a resolution of this nature lies in the method of

approach. As my motivating reason for placing it on the order paper was to ascertain the truth or falsity of the charges made by the *Journal of Commerce*, instead of making a mere feeble reference to the allegations, I chose the other alternative of vigorous enunciation of the allegations as they appeared in three monthly issues (January, February and March) of said publication. Mr. Bennett, in his reply to my address, said that the charges were made many months prior to the date mentioned in the resolution. If that is so it only lends more weight to my contention that this matter should be thoroughly investigated by a committee of the House of Commons.

To the Right Honorable Prime Minister and those members who took his viewpoint, the allegations made by the *Journal of Commerce* against the North American and Sun Life Corporations and their repetition in the House of Commons, were "malignant and malicious"; but how the case could have been presented without referring to the charges categorically as originally made is beyond understanding. In any case one can not, as it were, make an omelet without breaking the egg; when charges are made someone has to be hurt. The origin of the cry depends upon whose ox is being gored.

The Allegations

The allegations against the companies briefly are as follows: insolvency; diversion of their funds from the policyholders' to the shareholders' account; misappropriation of funds; investment of policyholders' funds in highly speculative and worthless securities.

Most of the discussion hinged upon the solvency or insolvency of the companies. While Mr. Bennett thought that both the North American and the Sun Life were solvent, he deprecated the class of securities in which some of the funds were invested. Tightening of the investment rules was therefore favored and more restrictions were predicted.

Mr. Hepburn, Ontario Liberal Provincial Leader, took the opposite view in respect of the Sun Life, but gave the North American Life a clean bill of health.

Several speakers in the House, as well as many newspaper editors of our large city dailies, took the view that an investigation of these allegations would tend to aggravate rather than remedy the situation. I took the stand that there was no worse way of aggravating a situation than by leaving it strictly alone, especially in the face of the numerous rumors and published articles which had been circulating throughout the country.

Life insurance funds have always been regarded as the most sacred of trust funds, and life insurance companies the most responsible of trustees. As a president of a company in the United States put it:

"Public opinion is now educated to the point of believing that life insurance is a trust; that no set of stockholders have a right to exploit that business for their own profit; and that money saved out of the earnings of men for the protection of widows and orphans should not go into the pockets of stockholders."

The investment of such funds therefore should be based on considerations of safety and security; elements of speculation should be eliminated; reasonable economy should be exercised in management; and lives should be selected with a view to the minimum of death rate and mortality. Such are the fundamentals with which the public of Canada has been wont to invest our insurance business, but which, owing to voluminous printed matter, it has been led to believe, have been very flagrantly ignored.

It has always been a great source of wonder to me why the proprietors of the *Journal of Commerce* were never brought to trial. If I personally were charged in the afore-stated manner I would lose no time in bringing my traducers and maligners to account; but the insurance companies merely pass it over without paying the slightest attention to it. This is one reason why the public of Canada, I thought, was so concerned over the situation.

Since my resolution was on the order paper hundreds of people have spoken to me about this matter. The protagonists of the Insurance Companies claimed that the statements contained in the *Journal of Commerce* were "grossly unfair and demonstrably libellous and untrue." If such were the case I thought that they should be the first to gladly welcome an investigation that would provide them such ample opportunity to establish their good name. Their reluctance, however, to make the *Journal of Commerce* prove its statements or else forever hold its peace, has left them wide open to the deplorably prevalent suspicion in respect of the stability of said insurance companies in Canada. Had the owners of the *Journal of Commerce* been brought to trial, there would not have been any necessity for bringing this matter up for discussion in the House of Commons. Under the circumstances, there was no alternative, in lieu of a court trial, but to proceed in the manner above specified.

A few quotations will help to bolster and elucidate my point of view in this regard:

Mr. Bennett: "And when it is suggested that the courts of Canada are open to the company, I need hardly remind the hon. members of this House that the same has been true for upwards of a year or two years with respect to the same enterprises."

This may be true, but I am surprised that the companies did not avail themselves of the opportunity. If three months is not enough time, then surely

(Continued on page 30)

Alberta Farm Problems Under the Searchlight

A Brief Survey of the Investigation Into Marketing Problems and Relations of Debtor and Creditor by the Agricultural Committee of the Legislature—And a Few Notes on Turner Valley



By GORDON WALKER,
U.F.A. Member for
Claresholm-Nanton

During the session of the Alberta Legislature which is now drawing to a close, a very thorough investigation has been made into a number of the major problems of agriculture in this Province. Particular attention has been given to the situation which has resulted from the disastrous decline in the prices of farm products. The accumulation of farm indebtedness at a time when the prices of most farm products are below the costs of production has created a very serious situation throughout the Province.

The Agricultural Committee of the Legislature, which consists of every member of the Assembly, has accordingly devoted the greater part of its time during the session to the consideration of the resulting problems, meeting almost daily. In the article below the writer discusses the evidence given by various witnesses. The report of the committee has not been presented at the time of writing, but will be available before the session closes, and its discussion will doubtless form an important feature of the concluding sittings.

Conservation in Turner Valley

In addition to the problems of agriculture, the committee dealt exhaustively with the matter of gas conservation in Turner Valley, and as the result of a subsequent conference presided over by Dr. Wallace, President of the University of Alberta, agreement has now been reached by the various interests concerned, and conservation of the Province's invaluable natural resources in oil and gas now seems assured. In any measures that may be taken, the right of farmers to obtain tractor fuel at the wells will be fully safeguarded.

The resolution by virtue of which the inquiry into the agricultural situation was undertaken was moved early in the session by Premier Brownlee, and the committee was instructed to suggest "possible ways and means of assisting the industry (of agriculture) to gain stability," and particularly to deal with the possibilities of extending the effectiveness of the Debt Adjustment Act, problems of livestock and dairy production and marketing; rural credit societies; guarantees to co-operative marketing associations and the desirability of extending the insurance act with respect to the terms and conditions under which hail insurance is written in the Province.

The Problem of Marketing

During the inquiry into the problems of marketing the following witnesses have appeared to date before the committee: H. S. Arkell, manager of the Canadian Livestock Co-operative; W. C. McKenzie, manager of the Southern Alberta Co-operative; C. E. Christensen, manager of the Northern Alberta Dairy Pool, and E. P. Love of the Woodland Dairy.

Mr. Arkell dealt with the livestock marketing problem and showed that whenever an exportable surplus of farm products appeared then immediately the

price of the commodity fell in line with the price which it was possible to receive for that product on an export market. He proposed that the situation might be met by setting up an export marketing stabilization board. The function of such a board would be to exact certain deductions from particular farm commodities marketed domestically. The deductions would be very small and could be based on a fraction of a cent per pound or on a percentage of the total value of the product.

The purpose of the fund thus created would be to bonus the small exportable surplus of the specific product in hand, in order to keep the price of the surplus in line with domestic prices. The aim of such a plan would be not to stimulate production of any farm products, but merely to prevent the demoralization of the domestic market every time an exportable surplus appeared, as has happened in recent months in connection with bacon, beef and dairy products.

This, of course, would require to be a Dominion-wide scheme, necessitating Federal legislation and reasonable support from all producers throughout the Dominion.

Mr. Arkell pointed out that the export of a surplus of any farm product usually had to be created at a loss in the domestic market price. He saw in the above suggested plan a safe method of bringing about a stabilization of farm prices instead of allowing small exportable surpluses to completely depress the market.

Mr. Arkell showed clearly how bargain counter days and chain store retail merchandising of farm products had complicated the marketing problem to the disadvantage of the producer.

Red Label Beef

Mr. McKenzie, manager of the Southern Alberta Co-operative, described the Red Label beef organization of the south and showed how a splendid market was being established with Great Britain, who appreciated the dressing percentage and quality of Canadian grain fed cattle. But owing to the unfavorable exchange situation during the past few months the return to the Canadian producer was very disappointing. In his opinion the feeders of beef in Alberta this year must realize 5½ cents per lb. before any profit is realized, and unless some such scheme as the one outlined by Mr. Arkell could be brought into existence in time to handle the cattle now on feed, he was fearful that the Alberta feeders of high class beef were feeding with the prospect of a loss on their operations.

Stabilizing Board for Dairy Products

Similarly Mr. Christensen and Mr. Love discussed the possibilities of the price stabilization plan through a Federal marketing board as applied to butter and other dairy products. They were definitely of the opinion that the recent disastrous fall in the prices of these products was due to panic and to a great extent not justified. Such conditions might be largely prevented through a

properly regulated handling of the comparatively small exportable surpluses.

South-Eastern Dry Area

Mr. Hewlett, together with Mr. Thompson of the Manyberries experimental station and Mr. Longman of the Provincial Department, brought much interesting evidence to the committee in connection with the reorganization of the south-eastern dry area and the problems of water supply and re-grassing. Mr. Gilchrist of Medicine Hat, as a practical farmer dealt with rental and grazing rates as applied to that area. An attempt is being made to work out other areas along the lines of the plan worked out in the Tilley East area.

Debtor and Creditor

Several witnesses have appeared before the Agricultural Committee in connection with debtor and creditor situation which is recognized to be one of the most serious questions of the moment. The evidence generally shows that the debt adjustment offices are meeting a real need in the Province. At the time of writing the evidence is incomplete, but there is no doubt that the outcome will be a general strengthening and improvement of the Act. Consideration will be given to providing wider protection to include in some form needy people of the towns and cities. Mr. Frawley of the Attorney General's Department has given attention to a number of such cases, and appreciation of his service is likely to result in extension of such efforts to urban people.

Monetary Reform

Systems of monetary reform were discussed before the committee by Professors Elliot and Harvey of the Economics Department of the University and Geo. Bevington, a veteran of financial reform. This evidence was valuable in showing the possibilities and limitations of various financial reforms now being advocated. Further, it was clearly shown that power to effect changes in the financial system rests almost entirely beyond the field of Provincial jurisdiction.

Waste in Turner Valley

An investigation of widespread interest was conducted before the committee in connection with the Turner Valley situation. While it is impossible in brief space to cover the whole field of the investigation, some points may be briefly touched in view of the wide-spread misunderstanding existing among the Alberta people in regard to the objects and effect of conservation, whether carried out under voluntary arrangement or according to legislative enactment and government regulation.

The various interests appearing before the committee as represented by the many groups of both producers and consumers showed clearly the divergent interests and the complexity of any undertaking to reconcile the different viewpoints.

Expert evidence by Mr. Calder of the Natural Gas and Petroleum branch

(Continued on page 28)

Financial Record of the U.F.A. Government

A Reply by a U.F.A. Back Bencher to Government Critics—A Speech Which Was Almost Entirely Suppressed
By the "Calgary Herald"

In the speech which we report in part in this issue, J. Russell Love, M.L.A. for Wainwright, closed the debate on the budget in the Alberta Legislature. Mr. Love made a very careful survey of Provincial finances, and replied to opposition criticism. As some papers almost entirely suppressed it while featuring opposition criticism, we are reporting it as fully as possible. This is the only means immediately available by which Alberta farmers can be enabled to correct misleading impressions which have been given wide circulation.

It may be stated that George E. Church of the U.F.A. Executive, in two letters to the *Calgary Herald*, entered a vigorous and effective protest against unfair treatment of Provincial issues in that newspaper. The *Herald* had complained of the early closing of the debate, under the heading, "Government Takes Refuge in Silence," while in the very issue in which this charge was made, they suppressed almost completely the reply which had been given by Mr. Love in behalf of the U.F.A. group, devoting, as Mr. Church pointed out, only one inch and three quarters to this reply, while opposition criticism was featured on the front page to the extent of nearly a column.

As Mr. Church pointed out, no attempt was made by the opposition to answer Mr. Love, the reason given by a writer in an Edmonton paper being that there was nothing to be said in reply. The debate was closed by F. S. Grisdale, M.L.A., for Olds, who in his maiden speech, which we regret cannot be given at this time the attention it deserves, won very general applause from the Assembly.

Mr. Love spoke as follows:

PART I.

Provincial Finances

Mr. Speaker:

In order that the public may realize, first, that there are no grounds for the criticisms of Opposition members in regard to their claims of extravagant expenditures and, secondly, that no Province in Canada has had a more economical administration of its public services than Alberta during the past ten years, I am going to take the time of the House to compare our record with some of the other Provinces. The Maritime Provinces cover such a small area that it is difficult to find a basis upon which to make a fair comparison.

The Province that has increased its public debt the least of any in Canada during the past ten years is that of Quebec. Quebec has never embarked on a policy of public ownership. Only a small section of the total area of Quebec requires a modern highway system. Quebec has been the most successful Province in establishing a long record of surpluses and in avoiding heavy expenditures due to social legislation. If my Liberal friends point with pride to Quebec as an example to follow, then they should cease talking of decreasing the tax burden in Alberta. In 1921, Quebec collected in revenue less than seven and one-half million dollars more than Alberta while in 1931, Quebec's tax burden had increased to the point where she collected approximately twenty-six million dollars more than Alberta collected in 1931. Quebec's public debt during the past ten years has only increased twenty million dollars, due largely to the fact that surplus revenues have been available almost annually for debt retirement purposes. These surpluses are brought about not by retrenchment in expenditures but are due largely to under-estimating revenue. For example,

during the past five years, Quebec's estimates for revenue from succession duties total \$12,000,000.00, while in reality during this period, she has collected from this tax \$23,936,000.00, leaving a surplus over the estimated revenue from this one item alone of nearly twelve million dollars. If our friends opposite are prepared to increase taxation in Alberta at the same rate as Quebec has done, we would have no difficulty in reducing our public debt.

Now let us turn to the Conservative Province of Ontario with its public ownership of power resources. Perhaps Soviet Russia got its idea of state ownership which so dominates the Communistic system from this old Conservative Province. At least I am sure that if our Prime Minister has any sympathy for the Communistic doctrine of state ownership, it is largely due to the fact that he was born and brought up in Ontario where the doctrine of state ownership was practised many years before the Russian Revolution.

How does Alberta compare with Ontario in regard to the question of public finances? While we have increased our net bonded debt from fifty-seven million in 1921, to one hundred and eleven and a half million on March 31st, 1931, Ontario has increased its net bonded debt from \$204,575,267.00 on October 31st, 1921, to \$400,492,878.00 on October 31st, 1930, an increase of nearly \$200,000,000.00 in a nine-year period. Oh yes, honorable members opposite will say, this is largely due to the investment of the Province of Ontario in hydro-electric development. If members opposite do not believe that this utility should be included in the comparison then neither should Alberta's investment in telephones be included. When we consider that nearly two-thirds of the total increase in Alberta's direct and indirect debt, during

the past ten years, has been for highways and bridges, how can any good Conservative condemn this Government for the so-called tremendous increase in debt while old Conservative Ontario, which no doubt supplied the leader of the Conservative party in this House with his twenty-five million dollar highway idea, has during the past nine years added approximately one hundred and twenty-five million dollars to its public debt for highways alone and has an accumulated sinking fund today which is less than that of Alberta?

In Ontario

When the leader of the Conservative Party, Mr. Duggan, criticised the Premier for his lack of foresight and caution in not having made provision a year ago for the financial difficulties we are in today, I am sure he would at least assume that such provision was made by the Conservative Government of Ontario. To show that Conservatives, apart from those present in this House, were not even as wise on this matter as the Farmer Government of Alberta, I will quote the budget speech of the Provincial Treasurer for Ontario, given in Toronto less than twelve months ago. The estimates for the past year show that no effort was made to even anticipate a balanced budget in Ontario, as the estimates called for a deficit of \$2,670,000.00. In making this forecast, the Provincial Treasurer estimated an increase in revenue from liquor profits of two and one-half million dollars. When asked if the Government would borrow money with which to provide for its sinking fund, the Provincial Treasurer replied, "It is true that the deficit must temporarily be taken care of out of borrowings, but it will be carried into next year's financial statement and retired out of ordinary revenue, the temporary borrowing being thus repaid." Surely, Mr. Speaker, there is only one Solomon among all the Conservatives in Canada today and, unfortunately, I am afraid he has been hiding his candle under a bushel just at the time when his wisdom is so much needed.

Before leaving Ontario, let us compare our ordinary expenditures on public services exclusive of public debt charges. The last figures available for Ontario indicate that in 1930, \$45,996,734.96 were spent on public services as compared to \$21,646,000.00 in 1921. An increase of \$24,350,000.00 or 112 per cent, while Alberta during the same period, only increased its expenditure, exclusive of public debt charges, by \$1,738,915.00 or 20 per cent.

Surely the member for Calgary, Mr. Bowlen, was not serious when he counselled the Government to look to the wise men of the older Provinces of the East for guidance in financial matters.

Time will not permit me to make a comparison with the economical administration that Manitoba has enjoyed for the past several years at the hands of a Farmers' Government, except to say that its record compares favorably with that of Alberta.

A Fair Comparison

Let us now turn to our sister Province
(Continued on page 22)

ALBERTA WHEAT POOL SECTION

ON THE WRONG SIDE

A weekly grain letter recently issued by a Winnipeg grain firm mentions that the elimination of grain speculators is militating against the recovery of the wheat market. It would appear that there is still a number of speculators judging from the following despatch which appeared in the daily press:

"WINNIPEG, March 14th.—Chicago bears executed a surprise attack and caught traders napping in the closing minutes of today's market and wheat prices cracked under a heavy selling to close $1\frac{3}{4}$ - $1\frac{1}{2}$ lower than Saturday's close."

Again on March 22nd a despatch from Winnipeg tells of "a selling spree engineered by Chicago." The result of the "raids" and "selling sprees" was a loss of close to 10c a bushel.

Verily, the speculators are present, but on the wrong side!

* * *

HORSES ARE COMING BACK

The horse is coming back to Canadian Farms, both in the East and the West. This prediction is made by George W. Muir, acting Dominion Animal Husbandman in a recent issue of *Seasonable Hints*, which is printed by the Dominion Department of Agriculture.

Mr. Muir says with Western granaries filled with oats which cannot be sold at sufficient to pay costs of growing, threshing and hauling to an elevator, a situation has arisen which favors the use of horses for farm power as against tractors which require fuel which costs from 25c to 30c a gallon. As recently as 1927-28 Western oats were selling at Middle Western points as high as 60c a bushel and in Ontario as high as 70c a bushel. That situation made tractor power look cheap, but conditions are different now.

Mr. Muir says he feels safe in predicting that "the next few years will see a revival in the breeding and use of heavy draft horses on the farms of Canada."

* * *

PROTECTING FOOD PRODUCERS

The steps taken and the money spent by leading nations of the world to give assistance to their domestic wheat growers during the past couple of years have been mentioned on previous occasions. Figures as to the cost of this protection for wheat growers are as follows:

Italy.....	\$291,000,000
France.....	257,000,000
Germany.....	161,000,000
United States (approximately).....	200,000,000

It is estimated that the British wheat quota will aid British wheat growers to the extent of \$30,000,000.

It should be understood that in each case these large sums were not considered as loans to be repaid by the growers. Rather were they direct advances to sustain the food producers of each nation during the uneconomically low prices prevailing throughout the depression.

In Canada the Wheat Pools assumed for a time the burden which in these other countries was borne by the nation as a whole. In Canada the Pools encountered a \$22,000,000 overpayment and are undertaking repayment of this sum.

Besides the financial losses incurred by the Pools, they have had to endure the calumny of many thoughtless individuals who utterly failed to realize the situation; and also the attacks of unscrupulous opponents who were only too anxious to see the Pools obliterated from the map of Western Canada.

JUNIOR FIELD CROP COMPETITION

Forty-three thousand bushels of improved wheat seed were grown in Alberta last year by over 500 young men and boys who participated in the Junior Field Crops Competition. This movement achieved splendid results and developed such enthusiasm among the younger folks throughout the Province that it is being continued again this year. It is conducted by the Provincial and Federal Departments of Agriculture in co-operation with the U.F.A. and Alberta Wheat Pool.

It is generally acknowledged that the maintenance of high quality grain production is a matter of vital concern to Alberta. It is believed that this Junior Field Crops competition is one of the best moves that has yet been made to encourage the sowing of better seed. Those who participate are being taught in their youth the value of better seed and the educational work is spreading throughout the countryside. Even though the general need of economy is curtailing expenditures in many fields of action the splendid success of this movement is deemed so important that its continuance is assured.

Attention is directed to the announcement of this year's Junior Field Crop Competition plans appearing in another page of this issue.

* * *

"NOT SUBSTANTIATED BY FACTS"

Dr. G. D. Stanley, Conservative member for East Calgary in the House of Commons, in commenting on certain statements made by an Ontario member, Mr. Hepburn, regarding the Canadian Wheat Pools, had the following to say:

"The honorable member for West Elgin in the course of his speech made the statement that in a large measure the crash in the price of wheat was due to the attitude taken by the Wheat Pool of Western Canada. That statement of course is not substantiated by the facts; indeed, it is ridiculous to those of us in Western Canada who know something about the proceedings of the Wheat Pool.

"While I am not here to defend the actions of the Wheat Pool—they can take care of themselves—I must point out that they had very little to do with any change in the price of wheat or with the determination of the world price of grain on the British market. The fact is that we found ourselves in such a position that we simply had to take for our grain on the British market precisely what the rest of the world was taking. The amount of wheat held by the Wheat Pool in Canada, even granting that they purposely held as large a quantity as some people say that they held, did not have a great deal to do with the crash that came in the price of this commodity. We all know now what has happened during the many months that have succeeded.

"The world-wide financial crash and the financial conditions which have obtained ever since were to a very considerable extent the factor which brought down the price of wheat and which has kept it down to the very low level it has since maintained. This I say in justification of the salesmanship of the organizations in Western Canada and not in justification of the local attitude taken by the grain organization out in those Provinces."

* * *

Plant the best seed you can obtain. Cleaning and treating for smut prevents heavy losses. Extra care is urgently needed these trying years. Much depends on the yield and quality of the grain produced.

ALBERTA WHEAT POOL SECTION

BY-ELECTION FOR DELEGATE

The ballots cast in the by-election recently held in sub-district C-9 to fill the vacancy created by the resignation of John J. Crabb, have now been counted, with the result as indicated: D. Kaechele, Ghost Pine Creek, 73; Thomas J. King, Carbon, 40. Mr. Kaechele is therefore elected as delegate for sub-district C-9 and will assume office immediately.

There was a total of 491 ballots distributed to the members in that sub-district, of which number only 113 were used, or approximately 23 per cent.

THE BRIDGE BUILDER

An old man, going a lone highway
Came at the evening, cold and gray;
To a chasm vast and deep and wide.
The old man crossed in the twilight dim,
The sullen stream had no fear for him.
But he turned when safe on the other side
And built a bridge to span the tide.

"Old Man," said a fellow pilgrim near,
"You are wasting your strength with
building here;
Your journey will end with the ending
day,
You never again will pass this way:
You've crossed the chasm deep and wide;
Why build you this bridge at eventide?"

The old man lifted his bent grey head:
"Good Friend, in the path I have come,"
he said,
"There followeth after me today
A youth whose feet must pass this way;
This chasm that has been naught to me
To that fair-haired youth may a pitfall be;
He, too, must cross in the twilight dim—
Good Friend, I am building this bridge
for him."

Author Unknown.

MINIATURE POOL ELEVATOR USED AS MAIL BOX



The above illustration shows a miniature Alberta Pool Elevator with the builder, Paul Knapik, alongside. Paul is the son of Mr. and Mrs. J. Knapik, Acadia Valley. The little elevator is used as a mail box and stands on the N.W. corner of Section 34, four miles south of Acadia Valley and has caused a great deal of interest and favorable comment throughout the district.

A Review of Alberta Wheat Pool Accomplishments

A review of the record of Alberta Pool Elevators during the six years of their operation shows quite impressively what can be accomplished in the way of earnings by a grain elevator system which enjoys a large patronage.

For the crop years 1925-26 to 1930-31, inclusive, gross operating profit of Alberta Pool elevators totalled \$5,311,550.24. After allowing for depreciation and capital interest, the total adjusted net profit was \$2,285,648.40. Of this total the sum distributed to growers in the way of patronage dividends amounted to \$1,-

776,028.31.

Pool elevators started operations in the fall of 1925 with three country houses. Today 438 country houses are owned, together with a five-million bushel terminal at Vancouver. Three other terminals are under lease—one at Vancouver, one at Prince Rupert and one at Victoria.

The principal factor in enabling Alberta Pool elevators to obtain the splendid results shown is the excellent support given by the grain growers of Alberta. Furthermore, it is evident, judging by the loyal support given Pool elevators

during the present crop year, that Alberta grain growers are determined to perpetuate within the confines of this Province, a co-operative elevator system owned and controlled by the grain growers themselves.

The accompanying table gives a summary of the disposition of the excess earnings of the Pool elevator system and should be carefully studied. It illustrates very clearly the possibilities of a co-operative elevator system which enjoys the confidence and support of the grain growers.

ALBERTA POOL ELEVATORS

	Gross Operating Profit	Depreciation	Capital Interest	Net Profit	Adjusted to	Distributed to Growers	Reserved	Total Reserves
1925-26....	\$ 4,197.96	\$ 2,146.71	\$ 1,600.83	\$ 450.42	\$ 190.62	\$	\$	\$
1926-27....	355,792.53	28,787.10	.....	327,005.43	327,005.43	x327,196.05	.....	.....
1927-28....	1,215,919.75	125,470.34	a 111,360.65	979,088.76	979,088.76	xx960,262.13	18,826.63	18,826.63
1928-29....	1,250,734.74	374,908.26	a 290,352.50	585,473.98	577,510.80	xx488,570.13	88,940.67	107,767.30
1929-30....	1,025,466.06	491,497.69	517,569.08	16,399.29	(12,613.08)	.....	(12,613.08)	95,154.22
1930-31....	1,459,439.20	496,725.44	548,247.89	414,465.87	414,465.87	.....	414,465.87	509,620.09
	\$5,311,550.24	\$1,519,535.54	\$1,469,130.95	\$2,322,883.75	\$2,285,648.40	\$1,776,028.31	\$509,620.09	

x—Distribution made through Pool.

xx—Distribution by way of Patronage Dividend.

a—Includes interest paid on Capital Stock and Terminal Loans. Other interest on capital investment is absorbed in operating.

In 1926-27 no interest was paid on Capital Stock. Other years figures include full interest on Capital Investment at 6 per cent.

In explanation of the above table it should be understood that in the year 1929-30, due to smaller Alberta production as the result of drouth, a small loss was incurred in the operation of Pool elevators. In adding up the fifth and seventh columns

the items in brackets should not be included; in fact they should be deducted from the total of the rest of the columns. These items in brackets are deficits.

ALBERTA WHEAT POOL SECTION

Cardinal Principles of Co-operation

The four cardinal principles of co-operation as practised by the Rochdale society were: (1) Democratic control; (2) Limited interest in share capital; (3) Distribution on an equitable basis of the net earnings to those who made these earnings possible, or collective use of these earnings; (4) Open membership.

These principles all fulfil the fundamental requirements of co-operative movements to this day and offer a testimony to the clear thinking and sound reasoning of the weavers of Rochdale.

Recently A. W. Mercer, a well-known British co-operative educator and journalist, set out seven outstanding Rochdale principles, pointing out their practical application in the well established methods that are followed by the Rochdale co-operatives.

The Principle of Universality

This principle, which corresponds with the principle of open membership of the older co-operatives, is considered by Mr. Mercer one of the most fundamental and far-reaching. The movement should know no racial or national bounds; it should recognize no difference in language, color or creed. In the International Co-operative Alliance which is the world federation of consumers' co-operatives, there are nearly 100 million members from 42 different countries of the world.

The Principle of Democracy

This is another basic Rochdale principle and is immensely important. According to this principle each individual has but one vote in the affairs of the organization. This guarantees absolute equality of control, provided the members are sufficiently interested in the welfare of their organization to exercise their voting power. To overcome lack of interest and to establish a real live democratic control is perhaps the most important task in co-operative educational work. The membership must be thoroughly aroused so that they shall watch the organization's affairs keenly and thus ensure them having a wide-awake, live, progressive and efficiently managed organization.

The Principle of Equity

Equity means fairness, impartiality, and equal justice. It is this principle which makes it imperative in co-operative work to treat capital as a servant only; to pay it a "fixed wage" in the form of legitimate interest, but not to give it any privileges of "dividends and capital stock" or "voting power based on the number of shares owned," as are given today in ordinary stock companies. It was the desire of scrupulous application of this important principle to their practical work that induced the Rochdale pioneers to institute their famous provision of patronage dividend. The principle of equity further demands that co-operatives must show no favoritism, give no special privileges but treat everybody alike. This ensures the maintenance of harmony and goodwill in the organization.

The Principle of Unity

This recognizes the basic need of unity not only within each local co-operative unit, but within the movement as a whole. To accomplish and maintain unity in the local co-operative group the Rochdale pioneers realized that it was necessary for them to keep all extraneous

matters out of their meetings and concentrate on those matters in which the interests of all the members were united.

The Principle of Economy

Economy played an important part in the activities of the Rochdale Society and it continues to play an important part in the movement as a whole. It is in an effort to apply this principle that co-operators strive to do away with all unnecessary middlemen; to keep down their operating expenses and to eliminate all waste and leakage. Both the principle of economy and the principle of unity demand that an earnest endeavor be made to eliminate all competition from trade and industry. Competition engenders strife and thus jeopardizes unity. It also causes duplication of effort which means waste and needless expense. The greatest degree of economy and unity in industry and trade can be attained only through the centralization of efforts for the sake of efficiency and through the widest possible co-operation in place of competition.

The Principle of Publicity

Here is another feature in co-operative work to which Mr. Mercer ascribes sufficient importance to recognize it as a distinct Rochdale principle. By publicity not only advertising is meant, but openness in business affairs and willingness at all times on the part of co-operative executives to do everything in their power to impart to the members all information which may help them to get a clear picture of the condition of their co-operative and thus enable them to act accordingly, always having the welfare of their organization at heart. "No business secrets" is a slogan adopted by all genuine and progressive co-operatives everywhere. Co-operative executives who show a tendency to keep from the members of their organization such information concerning the condition of affairs of the organization should always be viewed with suspicion. A co-operative organization whose membership is wide-awake and keenly interested in the welfare of their business, whose board of directors is capable and on the job at all times, and whose management is efficient—such a co-operative need not have any business secrets because even the enemies of the co-operative movement could do nothing to prevent its success. The loyal well-informed membership, fully conscious of the aims and purposes of the co-operative movement is the strongest bulwark of any onslaught of enemies. Co-operative propaganda and publicity work carried on as extensively as possible is also in line with these principles. If we once are convinced of the soundness of our principles and the justice of our ideals we should not hesitate to give these principles and these ideals and their practical application in industry and trade the widest possible publicity.

The Principle of Liberty

This is the last but not the least of the seven Rochdale principles being discussed. Liberty and freedom have always been highly appreciated by all advanced and civilized peoples. True loyalty can never be enforced on the people but must come as a voluntary action on their part. It must depend on their inner conviction of the soundness

THE LAUGH LINE

Safer

The small lad of the family had behaved so badly that punishment of some sort was necessary.

"Jimmy," commanded his mother, "find a switch and bring it to me."

Shortly after the bright young man returned.

"I couldn't find a switch, ma," he reported, "but here's a big rock you can throw at me."

The Blarney

Murphy had been careless in handling the blasting powder in the quarry and Duffy had been deputed to break the news gently to the widow.

"Mrs. Murphy," he said, "isn't it today the fellow calls for the weekly payment of Murphy's life insurance?"

"It is," answered Mrs. Murphy.

"Well, now, a word in your ear," said Duffy. "Sure ye can snap your fingers at the fellow today."

Poor Visibility

And then there is the Scotsman who was asked how he liked his new radio.

"Well, mon," he said, "it's all richt so far as the music goes, but it's awfu' hard to read by they wee lamps."

Cause and Effect

First Cannibal: "The chief has hay fever."

Second Cannibal: "Serves him right. I told him not to eat that grass widow."

May Be Right at That

An average wife is one who loves and respects her husband, but still always has a feeling she might have done better.

All in The Family

A teacher asked: "Can any one tell me the meaning of the word 'collision'?"

No answer. The teacher explained: "When two things come together unexpectedly, that is a collision." Then the teacher asked:

"Now can any one give me an example?"

Little Jimmy: "Twins."

Perjury

Pat was arrested for being intoxicated, and on being brought before the judge he was asked by the court what he was there for.

Pat: "Your honor, I was arrested for being intoxicated."

Judge: "Pat, where did you buy the liquor?"

Pat: "Your honor, I did not buy it. A Scotchman gave it to me."

Judge: "Thirty days for perjury."

and desirability of the co-operative movement.

A movement which is building on the seven Rochdale principles enumerated and discussed in this article must be sound because it is building on justice, democracy, equity, economy, efficiency, and unity. A movement built on these principles may be slow in developing but it is bound to be lasting—and it is bound to prevail in the human estate sooner or later.

ALBERTA WHEAT POOL SECTION

Junior Crops Competition

The Junior Field Crop work, which was sponsored in 1930 and 1931 by the Alberta Wheat Pool, the Provincial Seed Board, the Junior Branch of the U.F.A., the Alberta Department of Agriculture, and other organizations, will be continued in 1932.

It has been enlarged to include wheat, oats, barley, alfalfa and corn. Applications for the competitions will be received by E. L. Gray, Field Crops Commissioner, Department of Agriculture, Edmonton, up to any date not too late for consideration before seeding. Applications should be made immediately. Applications should first be sent to the secretary of the nearest Junior U.F.A. Local and then forwarded by the secretary to E. L. Gray, Field Crops Commissioner, Edmonton. Preference will be given to the first Junior U.F.A. Locals applying from each of the fifteen zones into which the Province has been divided, but the right is reserved to select for clubs the Junior groups which will apparently render the best service to the Province in crop improvement work. The work is confined to boys between the ages of 14 to 22 years inclusive.

Membership in grain clubs may be obtained on one of the three following options:

Copies of rules and regulations are obtainable on application to E. L. Gray, Field Crop Commissioner, Edmonton, Alberta.

Option 1.—A Junior may purchase one sack of First Generation or specially selected certified seed. The purchase price of this seed to the Junior will be its commercial value. In addition to this purchase price he must deposit the fee required by the Dominion Seed Branch for field inspection in having this seed grown for registration or certification. This fee is \$2. The fee and the commercial value of the grain will amount to \$3. The difference between this figure and the value of the grain will be borne by the organization sponsoring the work.

Option 2.—He may purchase three sacks of improved seed, not necessarily First Generation, at its commercial value. This will be \$3. The difference between this figure and the value of the grain will be borne by the organization sponsoring the work.

Option 3.—Juniors taking part in crop competitions last year may use their own seed for a five-acre plot, but they must deposit a \$2.00 fee to have this grain field inspected for certification this year.

Juniors in making application should record on the application form, whether they are applying in wheat, oats, or barley, the arrangements they prefer. Please note that for the first two arrangements the cost is the same, namely, \$3. For the third arrangement, or where they are using their own seed, the cost is \$2.

To alfalfa clubs seed is being supplied in ten-pound lots to Juniors at approximately one-half its retail value. In actual figures the cost of membership in alfalfa clubs this year will be \$1.35.

THE AWKWARD AGE

Visitor: And how old are you, Bobbie?

Bobbie: I'm just at the awkward age.

Visitor: Really. And what do you call the awkward age?

Bobbie (bitterly): I'm too old to cry and too young to swear.

Premiums for Australian Wheat Growers

Australian wheat growers are getting 9c. a bushel government bonus and 14c a bushel premium on exchange, according to a letter from the secretary of the South Australian Wheat Pool. The latter is due to Australia's depreciated money.

Mary E. March, Stratford Ont.—This is to acknowledge the receipt of \$11.08—the final payment of 1928 Pool. I feel very grateful that the Wheat Pool has taken the trouble to find out and send to me this money—I need it. It is rather surprising that the much maligned Pool should be hunting up its creditors in this fashion.

Salary of Late Pool President

When the organizations he was directing were doing an annual business of nearly \$200,000,000, the late A. J. McPhail, president of the Saskatchewan Wheat Pool, and also of the Canadian Wheat Pool, received a salary of only \$7,500 a year for the combined offices. This was revealed by his successor, L. C. Brouillette, at the annual meeting of a Saskatoon Local of the Pool on March 13th.

Wheat for U. S. Needy

United States Congress has passed a bill calling for the donation of 40,000,000 bushels of Federal Farm Board wheat to the needy to be used as food for humans and feed for livestock. The taking of this wheat would leave 115,000,000 bushels in the hands of the Federal Farm Board. The board is required to donate the wheat and consequently will be out from \$25,000,000 to \$26,000,000.

The distribution of the farm board wheat will be administered by the Red Cross Society. An unspecified amount will be used for livestock feed in the drouth stricken areas of the country. Already wheat is moving to the Dakotas and Montana. The Red Cross has been asked to establish bakeries and to arrange for the exchange of their wheat for flour. Provision has been made that no profit shall be taken by any mill, organization or other persons.

This Explains Some Things

Why are most professors of economics not enough interested in co-operation to inform themselves of its simple facts? Because co-operation does not fit into the general pattern of academic economics, writes J. P. Warbasse. The statistics, the theories, the figures, the methods of theoretical economics are based on profit business. Every professor has his own theories, hobbies, and predilections. And co-operation upsets them all. It is utterly different. It makes more or less useless the arduous years of study and outlay these teachers have given to their education. It is a nuisance and an annoyance. Only the rare economists, with elasticity of mind, are willing to tolerate it at all. Academic education fortunately has some of this latter type. It is through them that thousands of college students are learning something of the new economics and catching a glimpse of a different economic order even now in the making.

In Rebuttal

In picturesque and pointed language a farmer writes to the *High River Times* to remonstrate against the cloudburst of criticism and advice that has been directed to the farm areas of Western Canada during the past few years. This letter is herewith printed in full with the hope that it will be read in circles where it will do the most good:

"For years I have been reading letters, editorials and articles by city dwelling folks condemning the farmer for his many faults, until now, I wonder if he has at least one redeeming feature. He has bought needless modern machinery, big cars, squandered his money shamelessly on trips to California. He does not keep books, knows nothing of financing, could not run a peanut stand. In fact I would sum up the many articles I've read to mean that a farmer is a cross between an imbecile and a lower type of life, such as a monkey. These articles have always been a source of pleasure to me and I hope that in answering them in general I do not stop the source from which they flow.

"The wheat farmer or 'soil robber' I know, has mismanaged, but where, oh where can we go for information? Our nation's smartest men have made a fizzle of their business. The League of Nations has only been a farce. The Disarmament Conference which has cost so much has done exactly the reverse of what it was intended. The world spent more in preparing for war in 1931 than in any year preceding the World War. Our Canadian Government has allowed its expenses to increase 232 per. cent since 1931 against a population increase of 30 per cent. Is there any country that can finance the future if present conditions prevail? Hasn't the farmer in politics and business made an equal success with city men? Are the city merchants and business men making a success? Is there anything managed by your big brains successful, when conditions that made you prosperous have reversed? Yet your conditions cannot compare with the farmer. You are combatting only man-made elements, whereas we have stronger forces in nature to combat, and many times she is unkind. There are a few things that seem to be holding their own, but what? Chartered banks mothered with concessions from Parliament, insurance companies and a few multi-millionaires that control our Government, getting special privileges whereby they rob the people. Did you ever stop to think Mr. 'Glass Top Desk Man', that what you consider is our Government is only an illusion? Those members in Parliament are only proxies for the Canadian Pacific Railway, insurance companies, banks and big manufacturing concerns. (No, I am not a 'Communist', 'Socialist' or 'Radical.' Judge me after a few more investigations). You writers that sit at glass topped desks, in steam-heated rooms, what in h— do you know about running a farm?

That Age Old Criticism

"Yes, I've listened to you on that age old criticism 'You must do more than raise grain; mixed farming is your only salvation.' Look brother, any old style was alright until something modern arrived. Our mongrel cows did fine. Somebody that broke away first made a killing, but now the pure bred is not paying as well as the others did. One egg a day from our old dunghill hens was better than twelve from our bred-to-lay

ALBERTA WHEAT POOL SECTION

ANOTHER VIEWPOINT

By JAMES FLETCHER, Kingman, Alta.

Tell me not in mournful numbers
That the Wheat Pool now is dead,
And will soon be sleeping yonder,
With a tomb-stone at its head;
There its friends will often gather,
Placing on the kindly mould
Wreaths of flowers in remembrance
Of the Wheat Pool stark and cold.

Who are ye who spread such slander?
Well ye know it is not true;
That ye may destroy the Wheat Pool
Is the aim you have in view.
Think ye you can fool the farmers
By such silly puerile tales?
It is time you stopped your chatter,
It will be of no avail.

Such reports are simply childish
And are meant to break the Pool.
Will the farmer now be duped?
Never, he's not such a fool!
Long the farmer's been bamboozled
And has often played the fool,
But at last he's getting wiser
And will loyally serve the Pool.

A Good Reason

Railroad Agent (dining at small-town hotel): "Why does that dog sit there and watch me all the time?"

Waiter: "You've got the plate he usually eats from, sir."

Howlers From Exams.

Question: Of whom was it said that he never smiled again?

Answer: Of Charles I, after his execution.

Though the world revolves from west to east, it doesn't revolve from north to south; hence the seasons.

The Russians were not allowed to keep a standing army on the Black Sea.

Who was the "Merry Monarch?"
"Old King Cole."

An alkali is a substance obtained by boiling Arabs in a pot.

Tides are a mystery known only to God. And as a mystery is above reason nobody knows what tides are.

Herrings go about the sea in shawls.

rosy. Even if his brain didn't function, his cheery mood would encourage someone else to perform.

"Now, Mr. 'Glass Top Man', I am in all seriousness going to ask you a few questions. What is a farmer entitled to? Would it be reasonable for him to have 6 per cent interest on money expended at market value, plus five hundred dollars a quarter for managing, five dollars a day for his own labor, a small allowance to cover hail, taxes, etc.? If you like, cut these in two, but please send me a solution as I cannot get my pencil to behave."

Premiums for Australian Wheat Growers

Australian wheat growers are getting 9c a bushel government bonus and 14c a bushel premium on exchange, according to a letter from the secretary of the South Australian Wheat Pool. This situation is brought about by the depreciation in Australian money as compared with the British pound. Canadian money is at a premium in Great Britain.

Straight Talk

There are scientists, successful farmers and technical agriculturists who have valuable information to impart and who are listened to in an attentive manner by farm audiences whenever they address meetings. Most farmers are anxious to hear about improved farm practices, the results of researches and experiments, and to assimilate any knowledge that may be of assistance in general farm operations. But if there is anything that makes a farm audience "see red" it is for some after dinner speaker or expatriated farmer, clad in fine linen and filled with unctuous well-being, to mount the rostrum and tell his listeners "all the farmer has to do is to sell his automobile, quit running around, give up his farm organizations, stay at home, go into mixed farming, work and pinch pennies."

Many of these talkers (and writers, too) fairly burst with self-importance and ooze "knowledge." But most of them take good care to let others live on the farmstead. Arthur Hyde, secretary of agriculture in the United States administration, demands of such men: "Did you stay on the farm and work as your dad did before you? Do you live as he did? Have you sold your automobile? Does your wife still carry wood to the cookstove and lug water from the well? And are you of such superior clay that you and yours are entitled to a higher standard of living than the farmer? If so, how did you get that way?"

Mr. Hyde's stuff is so good and so applicable that we simply must go on with it:

"Anyone who sees it all as very simple would do better to leave agriculture alone.

"Time was when the farm family was fed from the farm's own fields and clothed with wool from the farm's own flocks. The farmer handled little money, but he needed little. He sold only what the family couldn't consume. He bought only what the family couldn't produce. A surplus was a fine thing. Regardless of price, it meant more farm products to sell.

"But the farm is no longer a self-contained little kingdom, economically autonomous. Nearly every farm bends its efforts toward the production of some one or two crops which it calls its money crops. Whether this money crop be wheat or milk or cattle, out of that crop must come the cost of production plus a profit if that farm family is to have shoes, clothes and school books, if interest and taxes are to be paid and if there is to be a decent standard of living for that family that year. Just as much as United States Steel, farming has become an industry, inevitably entwined with every other industry in the world. A 48-billion-dollar industry engaging 22 per cent of our people, with another 18 per cent directly dependent upon the farm dollar for their livelihood.

"Somehow, sometime, somebody had embedded it deep in public consciousness that the farmer's sole job is to plant every acre he can and to produce every last kernel of grain that he can. The inevitable result, whether in industry or agriculture, of continuous overproduction is an unwieldy surplus, low prices, distress, bankruptcy. This point, unhappily, needs no elaboration nowadays.

"Against this complacent assumption that it is the farmer's duty to go on rolling up price-breaking surpluses and to provide the nation with cheap foods and

One bushel of wheat from the old method of harvesting was as good as two now. Can't you see that scientific brains have left all problems unsolved. Again, Mr. 'Glass Top Man' you say 'mixed farming.' Look, brother, if my wife had a running tap in the kitchen with an inexhaustible source of pure cream, how much could she make on butter at 10 cents per pound? If a hen laid a continuous stream of select eggs at 10 cents a dozen, without feed, when could I buy an aeroplane? If we could grow feedless hogs at 3 cents per pound, when could we visit the Hawaiian Islands? Has any city man without capital back of him, made a financial success of farm operations? If so, how many, if he is a specialist in something, would have to join him to overflow the market and drive all to the wall? I'll admit Mr. 'Glass Top Man' that man has an equal chance in bucking man-made elements; but, look out for the wrath of nature. Conceit has never conquered the old dame yet.

"I am positively puzzled myself. This is the first letter I have written for publication and what a heart balm it would be if I could give my brother farmer some sound advice. But you see, not knowing what grasshoppers, cut worms, weeds, hail, drought, frost and a dozen other things might do, I cannot estimate your income. As to other produce such as eggs, butter, beef and pork, we know what your returns will be; and I say brother, cut out tobacco, shows, beer, dancing, in fact anything except a strict diet of potatoes; don't pay any taxes, doctor bills, store bills—even send your letters unstamped and I'll guarantee you will have a small surplus this fall. But, neighbor, do not hold me responsible if you seed one bushel of grain. If you cannot feed your stock on oxygen and hydrogen, then this formula will fail.

"Although I am still farming and since 1916, I can tell where nature or perhaps other causes can stop my mad career in one season's time. I consider myself a failure, but if things reverse, nature smiles, and prices go soaring, I might sit beside my city friend on the 'Throne of Conceit.'

"Any success we have had was well earned. Imagine Mr. 'Glass Top Man' sixteen hours a day in 20 below weather, wrangling six horses 30 miles per day, shovelling 200 bushels of wheat, besides many chores. Breakfast over, horses fed and harnessed, and ten miles on a bleak cold road, when you roll out of your nice warm cot at 8 a.m.

"How would you Mr. 'Glass Top Man' like to farm all summer sixteen hours a day, dog dirty and tired at night, your hopes reviving each day at the thoughts of paying the doctor, the baker, the candlestick maker, and bang—all of a sudden, she's gone—but maybe next year will be alright. Taxes plus penalties, plus 8 per cent on loans and machine notes, will they stop when your income stops? No, no, brother, they only get a better start.

"You, Mr. 'Glass Top Man' on a farm would be like a bull in a china shop, whereas the farmer in your shoes would at least be nice to look upon. I know he would appreciate getting up at 9 a.m. with a room at body heat. Wouldn't he be pleasant at the breakfast table; his eggs would be just right, even if the maid had neglected cooking them at all. When he took his ear from a heated garage everybody would smile that met him—good nature is contagious. The office would be exactly the right temperature and the world itself would always be

ALBERTA WHEAT POOL SECTION

fibers, it has been my high privilege, as secretary of agriculture, to fight.

"In this day of overproduction it is seriously argued, not only by many industrialists but by some hard-boiled economists, that it is the duty of the farmer to express himself always in terms of the largest production possible. It is also argued, with a certain appeal to the past, that he who makes two blades of grass grow where one grew before is a public benefactor. Thus is emphasis subtly shifted from the sordid question of farm prices and farm profits.

"Again the emphasis is shifted, and a barrier put in the way of any real thinking on this problem, by that school of poetic people who loudly envy the farmer his freedom and independence, his life in the pure air and mellow sunshine, amid the tuneful melodies of songbirds, et cetera. The farmer is not unmindful of these blessings, but it would be dreadfully hard to live on them. And, anyway, one wonders, if the aforementioned poetic people set such great store by these rural blessings, why do they not sell one of their older cars and buy a farm?

"I hope this does not sound ill-natured, but I am utterly unable to find any place on the asset side of the ledger for all this emotional camouflage as to the 'intangible' compensations of farming: Air and sunshine and songbirds are not the exclusive possession of farmers. Farming is not a pastime. It is a business. You can't sustain a 48-billion-dollar business with talk about nature and expect to keep other industries stepping along, making money in full stride. That has been thoroughly demonstrated of late. The distress now evident in cities is no new thing to agriculture. We have had more than 10 years of it.

"I cannot attempt in this space any lengthy review of the farm board's stabilization venture. If a mistake, it was a magnificent mistake, from the standpoint of agriculture, and the error was as to fundamental economic facts upon which every other financial and commercial concern in the United States was equally in error. And now that the price of wheat seems at last on the upgrade it is safe, I think, to raise this question: Where, do you think, would the price have gone to if that 200,000,000 bushels of Farm Board wheat had been in hundreds of thousands of different hands, weak hands, under panic conditions? How many more banks and financial houses, do you think, would have been swept under? The far-reaching extent to which agricultural influences make or break city business is as yet little realized. Without agriculture, even New York, which does not know it, would be little more than a whistling post. In time it will be more fully understood that in stabilizing the wheat and cotton markets at a time when all human institutions seemed to be failing, the Farm Board served not only agriculture, but did more for American industry than American industry has ever done for the farmer."

Two Kinds of Co-operatives

There are two kinds of co-operatives; those who co-operate when things look rosy but give up in a pinch and the other kind who fight the hardest when pressed the most. The latter kind, and they are the kind that succeed, do not break and run in the middle of a fight; instead they get on their fighting togs and find ways and means to strengthen their position.

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New Business Issued	\$ 1,562,869.00
Business Now in Force	10,385,429.00
Assets	2,197,079.00
Surplus and Special Funds	427,078.00

\$147,048.00
Set Aside for
DIVIDENDS to
POLICY HOLDERS

Growth of Company

	Assets	Interest and Premium Receipts	Insurance in Force	Surplus and Special Funds
1917	\$ 204,423.00	\$ 81,888.00	\$ 2,315,306.00	\$ 22,357.00
1924	848,909.00	270,227.00	6,844,173.00	122,987.00
1931	2,197,079.00	383,051.00	10,385,429.00	427,078.00

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ALBERTA WHEAT POOL SECTION

High Domestic Freight Rates

High domestic freight rates on grain between prairie points and Vancouver were discussed recently in the House of Commons at Ottawa. Domestic grain, it was said, could be exported from Canada to Shanghai, Hong Kong, Liverpool or Copenhagen at less cost than it could be moved across the Rockies to Vancouver for domestic use. British Columbia poultry men were importing wheat from Australia and corn from South Africa at lower prices than they could be shipped to them from the prairies. From Indian Head to the Pacific coast export rate was 27½¢ a bushel and the domestic rate 52½¢. The export rate from Edmonton to Vancouver is 20¢ and the domestic rate 41¢.

Dr. Manion, Minister of Railways, stated that in all countries the domestic rate is higher than the rate on the commodity that has to be exported. That is the way they break into foreign markets and are able to compete in those markets with other countries. The apparent inequality was admitted, but justified for this reason. Dr. Manion said the railways' idea was that instead of decreasing their domestic rate they should be allowed to increase the export rate. The railways contended rate structure was the lowest of any in the world, and it was claimed that were United States railway rates in effect here the Canadian National Railway in recent years would have earned from 14 to 26½ million dollars more than it actually did. If domestic rates had been reduced to the export figure it would have cost the C.N.R. \$1,600,000 last year. The railways claimed that in the 20¢ export rate to Vancouver they were actually subsidizing export because they were losing money at that rate.

The question will again be discussed in the House of Commons at a later date.

The anomaly of the domestic freight rates issue has often been expressed, says the *Vancouver Province* of March 10th. It costs 20¢ to transport 100 lbs. of wheat from Calgary to Vancouver if the grain is intended for export, but if the grain is to be used in British Columbia the cost is 41½ cents.

Grain growers are urged to sow clean seed this year. Seed drill surveys of seed grain actually used by Western farmers reveals that an alarming total of weed seeds per acre have been going into the soil. A report on the weed seed content and germination may be obtained by sending one pound of seed to the Dominion Seed Branch, Calgary.

40,000,000 bushels of wheat from the Farm Board's supply was placed at the disposal of the American Red Cross as a contribution to the destitute in the form of flour for bread, bread itself, and feed for livestock, on the strength of legislation passed by the government of the United States on March 4th.

Wheat and Flour Exports

Canada has exported 128,903,226 bushels of wheat (including wheat milled into flour) from August 1, 1931, to March 1, 1932. The value is placed at \$79,536,642. For the same period during the previous year shipments totalled 168,188,333 valued at \$130,994,024.

Saskatchewan Pool Position

In the course of his budget speech in the Saskatchewan Legislature, Hon. M. A. MacPherson, Provincial Treasurer, explained the position of the Wheat Pool guarantee, in connection with the 1929 overpayment. Complete settlement had been arranged, he said, the banks accepting bonds of the Province to the amount of \$13,577,000, yielding 4.655 per cent interest. This rate of interest was regarded as very satisfactory.

To protect the Province, the Provincial Treasurer went on, security is held on the assets of the Pool and Pool Elevators. While this year the Pool is operating in its usual way only to a limited extent, Pool Elevators are handling a large proportion of the grain marketed in Saskatchewan. "The company's patronage is being maintained," he told the House. "Management of the Pool Elevators is very efficient, and the advance made in this regard should, therefore, be considered as fully secure and payments should be made by the Pool as arranged."

The value of Pool assets pledged to the Province, including the complete country and terminal elevator system, was placed at \$18,455,190. As to the earning capacity of the Pool Elevator system, Mr. MacPherson stated that in its six years' operations the Company's earnings (after operating costs and income tax were paid), amounted to \$18,431,582. From this sum was deducted depreciation reserve to the amount of \$4,923,255 and also patronage dividends. This record was established with a chain of country elevators (as well as terminals on the Great Lakes) which grew from 89 in the first year of operations to 1050 in the sixth year.

"The House may be satisfied," the Provincial Treasurer concluded, "that the indebtedness will be repaid to the Province within a period that will convince the people that the action taken was good business."

Potty "Paul Potter"

An article on the Canadian Wheat Pool, written by Paul Potter, appeared in the *Chicago Tribune* of February 18th. The article was a mass of falsehoods and inaccuracies. The Toronto correspondent of the *Northwestern Miller* tritely commented: "This masterpiece of the sort of thing one finds only in daily newspapers of metropolitan size is so inaccurate that a reader who knows the facts can only conclude that Paul Potter must be potty."

Since 1926 for hard red spring wheat with 13 per cent protein content the annual average premium paid at Minneapolis ranged from ¾¢ to 22¢ a bushel; for wheat of 14 per cent content, this premium ranged from ¾¢ to 33¢ a bushel. During the crop year 1927-28, when spring wheat of high protein content was scarce, the monthly average premiums at Minneapolis for hard red spring wheat having 13 per cent content was as high as 29¢ a bushel and for 14 per cent protein content as high as 43¢ a bushel. For the crop year ended July 31, 1929, the protein premiums paid at Minneapolis and Duluth totalled \$10,694,770.46. During the crop year 1930-31 when wheat of high protein content was abundant in the United States, no premiums were paid during the period November to February inclusive.

Export Wheat Charges

Approximate average charges between the producer in Western Canada and the arrival of steamer at Liverpool docks per bushel of wheat, 1931 season.

Data furnished by E. A. Ursell, Statistician, Board of Grain Commissioners for Canada.

	Per Bushel
1. Receiving at country elevator, weighing, elevating, spouting, insurance against loss by fire and storing for fifteen days, loading into cars for shipment, costs of inspection and weighing, registration fees and selling to exporter on Winnipeg market.....	5c
2. Railway freight rate from average western point to Fort William-Port Arthur terminal elevators.....	13½c
3. Unloading at terminal elevator Fort William-Port Arthur, elevating, weighing, cleaning, spouting, insurance against loss by fire or explosion, storage for 15 days, and loading into vessel for shipment; (including outward inspection and weighing fees, Lake Shippers' charges, Government registration fees and marine insurance).....	2½c
4. Lake freight rate from Fort William-Port Arthur to Montreal, including charges for trimming cargo, outturn insurance, and transfer charges at lower lake port, if transferred to canal-size vessel.....	7c
5. Elevation of grain from steamer at Montreal, weighing, storage and insurance against loss by fire or explosion for 10 days and loading into ocean steamer (including brokers' fees).....	1c
Total charges for services between producer and F.O.B. steamer at Montreal, per bus. of Wheat....	29c
6. Approximate average cost of freight and insurance, Montreal to Liverpool, 1931 season, per bushel of Wheat.....	6c
Total costs between producer and Liverpool dock, per bus. of Wheat.....	35c

A campaign to demonstrate to the people of Europe the value of Canadian wheat flour for bread making, is under consideration of the Department of Trade and Commerce, Hon. H. H. Stevens, Minister of that department, recently stated.

Reports persist that a large portion of the Russian population will require food relief due to the failure of last year's crop in large areas of the U.S.S.R. A recent report from Riga mentions that in some regions shortage for seed is causing concern to the authorities.

United States Congress has voted \$1,450,000 for grasshopper control by the distribution of poison bran bait. Biological experts forecast a serious plague of grasshoppers in the Western States this spring. The series of dry seasons were favorable to the spread of grasshoppers.

Obtained Wheat Bonus Illegally

Two Alberta grain growers were fined \$20 and \$25 with costs, respectively, on a charge of false pretences in obtaining the Federal Government 5¢ wheat bonus on wheat grown in 1930. This bonus is payable only on wheat grown in 1931.

Alberta Oil Pool Holds Annual Meeting

Directors Elected and Plans Made for Coming Year

Announcement is made as follows by J. Jesse Strang, chairman of the Alberta Oil Pool:

A very successful meeting of the Alberta Oil Pool—the annual meeting of delegates—was held in Calgary on March 25th and 26th. All districts were represented by delegates, and many shareholders were also present. A new policy, and new arrangements, under which George A. MacKenzie becomes general manager, met with enthusiastic approval, and all present expressed their complete loyalty and support. The following board of directors was elected:

J. Jesse Strang, Claresholm, chairman. M. H. Ward, Arrowwood, and J. K. Sutherland, Hanna, executive; and J. D. Madill, Foremost; J. A. Johanson, Woolford; O. E. Wobeck, Barons; Fred Northcott, Airdrie.

At a meeting of the board immediately following the delegates' meeting it was decided to allow all our facilities to be used by the U.F.A. Co-operative Committee for distribution to their members.

The Pool is prepared to supply Turner Valley naphtha, together with other supplies, to all our members who wish it. A supply of automobile accessories such as batteries, tires, etc., is also available to members. The office is at 602 Loughheed Building, Phone M6320.

Economists Oppose New Tariff

Canada and the United States have tried higher tariffs as a "cure" for depression. Now, when its futility in these countries has been demonstrated, Great Britain is trying it, in opposition to the advice of almost all of her leading economists. As the New York *Nation* recently stated (February 24th):

"An interesting by-product of Great Britain's new tariff enthusiasm and 'Buy-British' campaign is the break that those in power have made with all expert opinion. Ferdinand Kuhn, Jr., in a dispatch to the New York *Times*, points out that nearly every British economist of repute is now opposing the new tariff policy. Sir Walter Layton, Britain's delegate on the Basel Advisory Committee, has remarked that Britain is making 'an unrepentant plunge—sword in hand—in the midst of a tariff battle which is fast bringing the world to bankruptcy.' Henry Clay, economic adviser to the Bank of England, has predicted that the new tariff will not help to restore Britain's balance of trade in the slightest. Francis W. Hirst and Professor T. E. Gregory have ranged themselves unreservedly against the new tariff, and J. M. Keynes, who had advocated a small revenue or emergency tariff before Britain went off the gold standard, has since declared that with the collapse of sterling the justification for a tariff has vanished. To all this the British Government turns a deaf ear, just as Mr. Hoover did to the protest against the Hawley-Smoot tariff signed by practically every economist of note in the United States."

During the five months ending December 31st, 1931, some 1,058 carloads of wheat from the Prairie Provinces were graded "smutty", with a consequent loss of price of 6c to 20c per bushel.

OF, BY and FOR CANADA

A LARGE part of the more than \$650,000,000 of deposits in the Bank of Montreal is Canadian money—the deposits of our customers in our more than 600 branches throughout the Dominion.

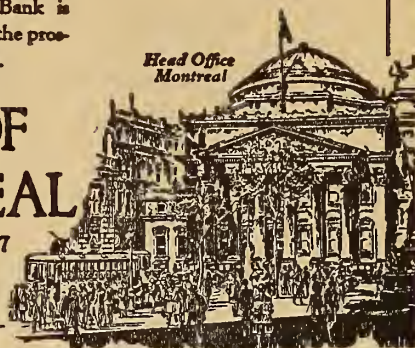
Much of this money is loaned out to aid worthy industrial and commercial enterprises in the various communities in which the Bank is represented and to promote the prosperity of Canada as a whole.

BANK OF MONTREAL

Established 1817

Total Assets in excess of \$750,000,000

Head Office
Montreal



What a \$10,000 "Family Income" Policy Will Do



HERE IS the real solution to the family protection problem. This policy requires an annual deposit of only \$28.18 per thousand at age 30.

• • •

Send the coupon below for further information.

If you do not live to age 65 this Company will pay your family \$100 per month until you would have reached that age.

In addition

\$10,000 will be paid on the 65th anniversary of your birth. This amount will be paid in one sum, or if desired, in instalments. (If the instalment option is taken, excess interest dividends will be added to the income.)

If you live to age 65

you will be paid the cash value, or this amount may be changed into a monthly income for yourself. If preferred the Policy may be continued as an Ordinary Life Contract at a reduced yearly deposit.

Dividends

Liberal dividends are allotted yearly, the first distribution being at the end of the FIRST policy year.

THE Mutual Life Assurance Company of Canada

Head Office: Waterloo, Ont.

Established 1869

I am interested in a Family Income Policy. Please send particulars.

Name

Street Address.....

City.....

Age

U.F.

Interests of the United Farm Women

Differences of Opinion

In Politics, in Art and Literature

Ottawa, Ont.

Dear Farm Women:

We are often assured that if everyone thought alike we should find this a very dull world. Certain it is that we need not suffer from boredom if all we look for is difference of opinion. We find it every place of course, but naturally it is found to a very marked degree in the House of Commons—difference of opinion, sometimes the result of honest thought and sometimes only the effect of blind partisanship.

For instance, a prolonged discussion has been taking place in the House on extending for two months the legislation that was passed last August with respect to Unemployment and Farm Relief. As Parliament at that time was about to prorogue and there was great uncertainty as to the amount of money needed during the coming winter and no telling what situations might arise, the Government asked for what is generally termed a blank check, good until the first of March, and in the same bill asked for certain powers in support of peace, order and good government.

So the House divides itself into two very different opinions in regard to the matter, those who say that the Government has made such judicious use of the power given them that it should be extended unquestioned, and those who very much doubt the wisdom of such a policy.

Government by Order-in-Council

While little protest is made over the amount of the expenditures, very many argue that the Government has far exceeded what was expected of them in the matter of issuing orders-in-council in the interest of "peace, order and good government."

While it may be necessary to issue a blank check or it may be necessary under stress to issue orders-in-council, which are really laws made and dealt with only by the Cabinet, when Parliament is not in session, those who oppose the extension, insist it is absolutely unnecessary at the present time with Parliament sitting. They feel that the power of the people, the power of Parliament which has been so dearly won in the past, is being taken from them and we shall be under a dictatorship instead of a representative government.

In Another Field

To quote a difference of opinion in a different field, the annual exhibit of Canadian paintings was held in the Art Gallery a few weeks ago, and that seemed to rouse a perfect storm of comments of absolutely diverse opinion. Some protested that the greater number of the pictures lack any beauty, any charm, any sign of any ability of the artist in either drawing or painting, and that they are crude, poorly drawn and altogether unlovely.

Another group expresses greatest admiration for the newer paintings and

welcomes them as the forerunners of quite a new school of painting. Members of this group say that there is a beauty and an interest in other things than what we have called pretty; that in this country with its fresh, bright, sometimes hard sunlight we should not expect to see the same idea developed as in the softer, hazier climate of the Old World; but that we have a rugged beauty. They feel some of the older work inspired.

Personally I get a great deal of pleasure out of the exhibit. I realize that what I do not like may be appreciated by someone else, and also that the more often one goes to the gallery the more one's interest grows in pictures which at first had no appeal.

A Sympathetic Biography

Another difference of opinion was forcibly brought to my notice when I read "Dark Glory" by Dorothy Dow, a story of the life of Edgar Allan Poe, and found that instead of the rather unsympathetic biographies usually presented, this one is most kind. So often in other books his shortcomings are possibly only suggested and yet they leave one with a feeling that he was quite beyond the pale. This book discusses them—his drinking, his gambling, his drug-taking, his jealousy and his unstable ways—but they are treated in a sympathetic manner and one feels overwhelmed with pity and the thought that if he had lived in a home with a sympathetic mother, the finer qualities of his character might have been developed instead of the frailties.

In this interesting book we are reminded that his contemporaries, with whom he is unconsciously compared, were Lowell and Emerson, Longfellow and Bryant, Oliver Wendell Holmes and Hawthorne, all men of educated, cultured families, who settled down to comfortable homes without the ghastly spectre of poverty hanging over them.

His mother was an actress, in a day when that was a doubtful profession, who died in extreme poverty when he was about three and a half; and he was taken into a well-to-do family—not legally adopted, which of course made his position most uncertain. To quote the author, "He would have been more fortunate if he had had more discipline and less laxity, more watchful tenderness, less pocket money; a more stabilizing influence and less applause and fewer pretty ladies cooing over him."

Then the author pictures his life at school for a few years in England; his college days in America, where he was expelled on account of debt; his running away and enlisting and later going to West Point, where he again began to drink and was court martialled; and then tells of his leaving the home of his foster parents and going to Baltimore to a poor Aunt, whose young daughter Virginia he married at fourteen.

His married life was most unhappy—not because of lack of love from his wife or kindness from his mother-in-law; for

they two never failed him. We are given a succession of pictures of years of bursts of work, of relapsing into drink to drown his troubles, of extreme poverty, and of Virginia dying a lingering death from consumption which was to him a long drawn out torture.

When we think of the beauty of some of his work and picture what might have been if his life had been otherwise directed, we realize the tragedy and the pity. For as the author says, he died aged forty "never having learned to use life."

I could continue to write of differences of opinion in politics, in art and in literature, as well as in other fields, but my space is already filled.

Yours sincerely,

H. ZELLA SPENCER.

Activities of U.F.W.A. Locals

Prairie Echo: Was organized recently, and will meet in members' homes. Mrs. Bramwell is president and Mrs. H. A. Low, secretary.

Graminia: Was organized by Mrs. L. Triet, with eight paid-up members; Mrs. Triet is president and Mrs. Frank Sherwood secretary.

Energetic: Enjoyed a humorous reading by Mrs. Hummel, and a contest at their last meeting at the home of Mrs. J. E. Collin.

Lone Pine Lake: Held its first meeting in March, when Mrs. R. Eisentraut and Miss Sophie Tipman were elected officers. Half the fees will be raised by entertainments, etc.

Willow Springs: Decided to give assistance to family whose home was destroyed by fire recently; planned to make a quilt; enjoyed a singsong and lunch, served by the hostess, Mrs. C. E. Owen.

Wrentham: Elected as officers Mrs. H. O. Rollag, Mrs. Emma Erickson and Mrs. Hettie Eliason; heard splendid report of Convention by Mrs. Erickson at January meeting, at the home of Mrs. J. P. Tregloan.

Renfrew: Had a good turnout for an illustrated lecture by F. T. Cook, of the Health Department, in spite of a terribly stormy night, reports Mrs. N. G. Colbens, secretary. A dance and social was held afterwards.

Gleichen: Presented a linen tablecloth and an autograph book to Mrs. C. Urieh, who is leaving the community. Two woollen quilts were presented to a member who lost her home by fire, and another quilt was sent to Bethany Lodge, reports Mrs. H. J. Day.

Ministik: Held a debate, social and dance recently also a knitting class, conducted by Mrs. Leach, who was hostess to both U.F.A. and U.F.W.A. Locals at the conclusion of the meeting of the former.

Standard: Held a most successful St. Patrick Dance and Tombola, with over 250 persons in attendance, and a net profit of \$72. Tickets at 25 cents included chances on 24 articles generously donated by members and local merchants.

Stavely: Held two dances, raising funds to pay part of membership fees, members paying \$1 each; prepared a St. Patrick's concert and dance for March 18th; are raffling a rayon silk bedspread, the proceeds to go to Bethany Lodge.

Starline: Held joint meeting with U.F.A. Local, when Mrs. J. L. Strang gave a report of the U.F.W.A. Convention and J. J. Strang of the U.F.A., and Mrs. E. M. Brown gave a paper on current events. Mrs. T. Brown, hostess, served a delightful supper.

Stettler: Are greatly indebted to Mrs. Price for her splendid report of the Convention, writes Mrs. J. H. Drysdale, secretary. A fine paper on co-operation, by Mrs. Six, and Hon. George Hoadley's address to the Convention on Curative Medicine, read by Mrs. Knoll, were features of other recent meetings.

Turin: Heard a "splendid paper on Peace" by Mrs. John Bun, a good reading by Mrs. Carver, and an "interesting item from *The U.F.A.*" by Mrs. G. E. Stauth, at their last meeting, at the home of Mrs. B. W. Bains. Mrs. Roy Handley, secretary, writes that silver mugs were presented to the babies of two members.

Milo. "Didn't send a delegate this year, but are going to put aside a little for one next year," writes Mrs. M. Monner, secretary. To raise funds for dues and the treasury some of the members are giving dances and whist drives, with dressed chickens, home-cured bacon, home-made cheese, and seeds from their gardens for prizes.

Water Glen: Re-elected their last year's officers. Mrs. E. E. Gustavson, Mrs. J. W. Bolch and Mrs. O. W. Johnson; made two quilts for the Red Cross and are making one for Bethany Lodge; hold a birthday party every three months, and invite the U.F.A. Local for a social hour after all meetings; are arranging lectures for the summer. Mrs. Bolch gave an excellent report of the Convention, writes the secretary.

High Prairie: Had an attendance of about 125 at their March meeting, at the home of Mrs. G. W. Randall, secretary; raised \$12.50 from "Farm Life Quilt," for membership fees; have an Extension Department library. The Juniors are entering the Field Crops Competition, and one has already enrolled for the Junior Conference. The annual U.F.A. dance was well attended.

Crocus Plains: Have suspended collection of dues, and are taking silver collections occasionally to finance Local; elected as officers Mesdames Geo. Hughes, J. Zinn, W. H. Bird and Eli Hughes; adopted program arranged by president and secretary; held a miscellaneous shower, and made a woollen comforter for a family whose home was burned down; arranged a social evening for March 17th, and a talk on cheese-making for March meeting.

WHAT'S A NEIGHBOR?

Mary, five years old, called on the woman next door.

"Mrs. Galliher," she said, "let's play neighbors."

"Surely," said Mrs. Galliher; "but how do you play it?"

"All you do," said Mary, demurely, "is to borrow something."—*Liberty*.

CORRECTION

In the printed copy of Mrs. Warr's address to the U.F.A. Convention and the report of the U.F.W.A. Executive, it was erroneously stated that the resolution asking that a convener be appointed for the study of political economy was received from the Peace River North Conference. This should have read "Peace River South Constituency Women's Conference."

The U.F.A. Pattern Department

Following are two patterns from our new Pattern Service. Be sure to give size and number of pattern and your name and address. The price is 20c each, postpaid.



No. 943.—Smart Home Frock: This style is designed in sizes 16, 18, 20 years, 36, 38, 40 and 42 inches bust measure. Size 16 requires 2 7-8 yards of 39-inch material with 1 1-8 yards of 35-inch contrasting and 6 1-4 yards of binding.

No. 841.—Tor Tiny Tots. This style is designed in sizes 2, 4 and 6 years. Size 4 requires 2 3-8 yards of 35-inch material with 1-2 yard of 35-inch contrasting.

5,000 FACTS ABOUT CANADA

The 1932 edition of "5,000 Facts About Canada" has just been received at *The U.F.A.* office. It contains a wealth of reliable statistical information, in brief form. It is published by the Canadian Facts Publishing Co., 533 Huron St., Toronto, at 35 cents per copy.

Seasonable Recipes

By AUNT CORDELIA

French Fancy: Mix and knead into a paste the following: $\frac{1}{2}$ cup butter, rounded cup flour, 4 tablespoons powdered sugar, 2 egg yolks, 1 teaspoon baking powder; spread half an inch thick in pan about 8 by 10 inches; and cover with raspberry jam. Beat whites of 2 eggs stiff and add 8 tablespoons powdered sugar and 2 ounces cocoanut; spread on the paste, and sprinkle with chopped almonds. Bake half an hour in a moderate oven.—Mrs. L. McKinnon, Calgary.

Pin Wheel Cookies: Sift together three times $1\frac{1}{2}$ cups flour, $\frac{1}{2}$ teaspoon baking powder, pinch of salt; cream $\frac{1}{2}$ cup butter and $\frac{1}{2}$ cup sugar, add 1 egg yolk; add flour alternately with 3 tablespoons milk; divide into two parts, mixing 1 square unsweetened chocolate (melted) into one. Roll each half $\frac{1}{2}$ inch thick, place chocolate sheet on top; roll as for jelly roll; chill overnight; slice very thin and bake in hot oven.

Urged Total Disarmament

Henry J. May, General Secretary of the International Co-operative Alliance, with which various branches of the co-operative movement in Eastern and Western Canada are affiliated, was one of the signatories among other distinguished British people of a manifesto urging the British Government to give wholehearted support to proposals for total disarmament advanced at the Disarmament Conference at Geneva.

Among the petitioners were two members of the House of Peers (Earl Bertrand Russell and Lord Ponsonby), Professor Soddy and G. D. H. Cole of Oxford University, and many other prominent figures in public life, literature, art and the drama. Rt. Hon. George Lansbury, leader of the Labor Party, was one of the signatories of the manifesto, which was in the following terms:

The Manifesto

"We, the undersigned, appeal to the British Government to give wholehearted support to the proposals for Total Disarmament made by the representatives of the U.S.S.R. to the Disarmament Conference.

"In urging this course we are conscious of the fact that, on a previous occasion, a similar proposal made by the Soviet Government was met with the accusation of insincerity and a refusal to take the proposition seriously. Since that time many responsible and eminent persons, including several American Senators, have been added to those who in every country support the view that armaments should be completely abolished, and it is our belief that the general public would now welcome a step of this sort. Moreover, many of the lesser Powers are wholly in favour of this course.

"Not only would it dispense with the interminable and seemingly insoluble disputes over methods and degrees of limitation and reduction, its realisation would give to the peoples real security, as it would prevent those acts of war which are made in moments of excitement when minds lose their balance. It is

intolerable that civilisation should be thus imperilled.

(Signed)—

"H. N. Brailsford, Hector Macpherson, Alfred Salter, George Douglas Howard Cole, Henry J. May, Siegfried Sassoon, Margaret Llewelyn Davies, Harold J. Morland, Frederick Soddy, Hamilton Fyfe, Henry W. Nevinson, Sybil Thorndike, Laurence Housman, F. W. Norwood,

Ben Turner, C. E. M. Joad, Emily Phipps, Wilfred Wellock, Laura Knight, Ponsonby, T. Rhondda Williams, George Lansbury, Leyton Richards, Arthur Worcester, David Low, Bertrand Russell."

Since the manifesto was published the vote has been taken on the resolution proposing total disarmament, which was supported only by the representatives of

the Soviet Union and one other state—Persia.

REBUKED

A little boy had taken his mother's powder puff and was in the act of powdering his face when his small sister, aged 5, snatched it from him.

"You mustn't do that," she exclaimed. "Only ladies use powder; gentlemen wash themselves."—*Boston Transcript*.

Watchword: SERVICE

U.F.A. Junior Activities

Motto: EQUITY

Planning for the Junior Conference

A Letter from the Secretary

Dear Juniors:

A letter regarding the Junior Conference has been mailed to all Secretaries; also folder briefly outlining the program and other particulars regarding the conference, which will be held at the University, June 2nd to 8th.

Public Speaking Contest

We would like to remind you of the Public Speaking Contest. This contest is open to both boys and girls, and our U.F.A. Board will again offer medals for the winners. There will be two classes in the Public Speaking Contest, and medals will be given in each class.

Class 1.—Open to any Junior excepting winners of gold medals.

Class 2.—Open to any Junior not having had previous training in public speaking.

The Provincial Junior President and Vice-President and Normal students shall not be eligible to compete in Class 2.

The subject selected will be "some phase of the farmers' movement,"—Co-operation, the U.F.A., U.F.W.A., Junior U.F.A., Group Government, Citizenship, Leadership, Social, Educational, etc. We hope even if you cannot get to the Conference this year, that you are taking an active interest in this contest. Public speaking is becoming more necessary from day to day in our public life, and the ability to express oneself is only accomplished by practice. We can send you from Central a booklet on public speaking for 10c.

Department Scholarship

It is anticipated there will be keen competition for the scholarships offered by the Department of Agriculture—one to the boy and one to the girl attending Junior Conference and obtaining the highest marks upon a simple examination written towards the close of the Conference week, based upon the lectures given during the week and the books prescribed for the Junior Reading Course. The winners are given a free term at one of the schools of agriculture. Particulars regarding the Reading Course can be obtained from Miss Jessie Montgomery, Librarian, Department of Extension, University of Alberta, Edmonton.

Efficiency Contest

Last fall we sent each Local a copy of the Efficiency Contest questionnaire, which we hope has been carefully studied and that there will be a large number of

entries. The basis of the contest will be membership, organization, conduct of meetings, program followed, development, representation at Junior Conference, the U.F.A. Convention. The winning Local will be awarded a beautiful banner in U.F.A. colors, blue and gold. The banner becomes the property of the Local winning it two years in succession. The winner of the banner last year was Willowdale Local. If you have mislaid the questionnaire we will be glad to forward you another copy from Central. The banner will be presented during Conference Week, and we hope a large number of questionnaires will be filled in and sent to Central on or before May 28th.

Grain Judging Contest

The Alberta Wheat Pool is sponsoring a grain judging contest again this year, to be held during Junior Conference Week. The prizes will be \$10.00, \$5.00 and \$2.50.

Membership

Endeavor to get your membership up to full strength without delay and send dues to Central. The Junior Branch has shown an increase each year for the past few years and we want to do our very best not to break this record.

Junior Conference Fund

We hope every Local will strive to send a contribution whether sending a delegate or not. There are no doubt many Locals that will have difficulty in raising the necessary expenses of delegates and contribution to the Fund, so if your district happens to be one of the more favored and you have any funds in your Local treasury, an extra contribution will be much appreciated. The Conference Fund will assist with the railway fares of the delegates.

Don't forget to send registrations early to the University, and also your contributions to Central.

In all probability there will be a Handicrafts Competition again this year. Announcement will be made in the next issue and the secretaries will be circularized.

If you would like further particulars regarding the Conference and the various contests, do not hesitate to write Central. We shall be pleased to give you all available information.

Yours fraternally,

FRANCES BATEMAN,
Secretary,

News of Junior Locals

McCafferty Juniors appointed committees at their last meeting.

Games and contests were enjoyed following the last meeting of Plainfield Junior Local.

A comedy which put everyone in good humor, and a dance, were put on by Bismark Juniors, clearing \$42.75.

Consort Juniors have decided that the members should take turns preparing Local papers and educational papers for each meeting.

Six dollars was cleared from a whist drive, held after the February meeting of Alcomdale Junior Local.

Sounding Lake Junior Local put on two entertainments in March and a Valentine Dance in February.

Geo. Schurman, Jack Willes and Oliver Willes are the officers of Claysmore Juniors, who report an active and successful winter.

Happy Centre Junior Local has been organized by Mr. W. J. Byler with Wesley Byler and Lilliemay McMurray as officers.

Keystone Junior Local has 36 members; Thelma Taylor is president, Mrs. Taylor supervisor, and Ada Keay secretary.

The negative side won in the debate put on by Lockhart Juniors, "Resolved that modern machinery has done more harm than good."

Cando Juniors held their last meeting just before the U.F.A. Local meeting; on a previous occasion the Seniors were their guests at a weiner supper and social.

Six speakers took part in East Milo Juniors' oratorical contest and program when \$25 was cleared, to be used to send delegates to the Junior Conference.

Loyalty Juniors deeply regret that they are losing one of their active members, Jimmy Hoppins, who, with his bride, is leaving for the Birch Lake district.

Garden Plain Juniors decided to hold a joint meeting with the seniors, when their president will speak on "The Aims and Activities of a Junior Local."

High Prairie Juniors have drawn up a four months' program. Their March meeting took the form of a birthday party for one of the members, which was enjoyed by over one hundred.

Collingwood Junior Local was organized by Frank J. Hoppins, Jr. with nine paid-up members. Sidney E. Bigelow is secretary and Gus E. Carlson, president.

Haultain Junior Local are holding a membership drive, the losing side to entertain the winners; they have also chosen a committee to petition for recreation grounds.

Bardo Juniors were guests at an oratorical contest put on by a neighboring Local, at the

home of Mrs. Finseth. There was a program and an interesting talk on vocations by the school principal.

The officers of Arrowwood Juniors are Francis Masen, Francis McBride, Kathy MacLeod and Dorothy Vancil. A successful peace pageant was put on recently by this Local. Eight girls are taking the reading course.

"The Irish Stew" put on by Cornwall Valley Juniors was a great success, attended by the largest crowd ever seen in the school. Ladies were asked to bring cakes, and men were charged only 25 cents; \$27.50 was cleared.

Willow Springs Juniors voted to compel any who attend three meetings either to join or stay away, also to pay half the dues for members over 21 years old. Mrs. H. McKenzie was hostess to the last meeting.

Holborn Juniors held a vocational evening recently, with 31 members present; talks were given on teaching and on rug-making. A delegate will be sent to the Junior Conference. Francis Fry gave an interesting address to the February meeting.

At their last meeting Willowdale Junior Local decided to raise funds, by means of dances, to send delegates to the Junior Conference. At the February meeting Jonathan Toule, retiring secretary, was presented with a fountain pen set.

Gladys Baldwin, Harvey Russell and Norman Russell gave interesting talks at the March meeting of Rowley Junior Local. It was decided to levy a forfeit of one cent on each member failing to respond to the roll call.

The books on the reading course were distributed at the February 6th meeting of the Jenny Lind Junior Local, which was held at the home of Mr. and Mrs. Adolph Erickson, writes the secretary, Alva Peterson.

At the January meeting of the Alcomdale Junior Local it was decided to hold a whist drive to help pay the members' fees, and also to have a membership drive, writes the secretary, Harriet Pettibone. Twelve members were present. Mrs. Purches is the new supervisor.

Little Smoky Junior Local held their first meeting at the home of Mrs. H. Florence, with sixteen members present. Ben Ray, Glen Carpentier and Marjorie Ray were elected officers. Two further meetings have been held with an attendance of about twenty.

Dalemead Juniors at their last meeting decided to continue the Saturday night dances, and chose William Newton as delegate to the Junior Conference. Chas. Hornstra spoke on the ten years' history of the Local. The Local had \$26 to add to their bank account from their play.

Dolce Junior Local met jointly with the Seniors, when it was agreed that money received from socials be divided 25 per cent to the Juniors, 25 per cent to the Seniors, and the rest to the hall fund, after meeting expenses. At the annual meeting Ardes Mortensen and Frances Tangen were elected officers.

Dina Junior Local decided to adopt the suggestions of the Senior Local, that the minimum age be twelve years; that meetings be held alternately in two schools of the district; and that some Senior members be invited to the meetings. It was also decided to enter the handicraft and efficiency contests. The social and dance held in February were both very successful.

A social and business meeting of the Desjarlais Junior Local was held recently when about fifty were present, writes N. W. Svekla, secretary. The Juniors were fortunate in having with them Mr. Watson, the Wheat Pool field man, who very ably outlined the position of the Wheat Pool and the achievements of the farmer organization since its beginning in 1906.

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FINANCIAL STATEMENT FOR YEAR ENDING 31st DECEMBER, 1931

ASSETS		LIABILITIES	
Cash on Hand or Bank.....	\$79,075.83	Reserve for Unearned Premiums.....	\$499,079.52
Bonds, Mortgages, Etc.....	942,938.15	Losses Unadjusted.....	84,536.27
Premium Notes Unassessed.....	1,690,994.70	Accounts Payable.....	11,580.79
Assessments Unpaid, 1931.....	178,525.70	Reserve for Taxes.....	9,575.06
Assessments Unpaid, 1930.....	95,585.88	SURPLUS.....	2,638,423.53
Agents' Balances.....	94,406.47		
Accrued Interest.....	26,734.06		
Reinsurance and Acc'ts. Receivable.....	32,450.19		
Real Estate, Office Equipment, Autos, Etc.....	102,484.19		
	\$3,243,195.17		\$3,243,195.17

Certified correct, C. D. CORBOULD, C.A.

Total Reserves for Protection of Policy Holders, \$3,137,503.05

Business written in 1931—over \$110,000,000

Total Insurance in force \$229,016,982—an increase in 1931 of \$35,581,182

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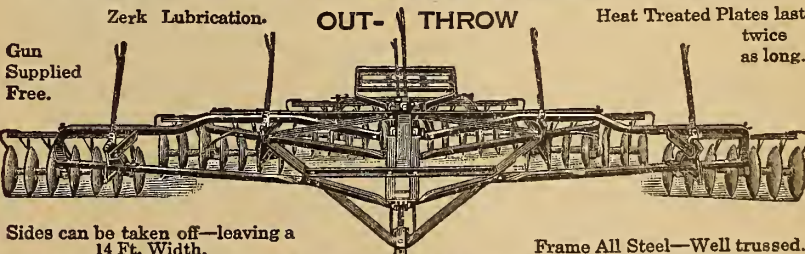
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News from the Head Office of Alberta Livestock Pool

Information for Members of Canadian Livestock Co-operative (Alberta) Ltd.

Annual Convention of Alberta Pool

Dominant Note Determination to Carry On—No Hope Except Through Co-operation
—Resolutions on Selling Policy and Care of Surplus

The Annual Convention of the Canadian Livestock Co-operative (Alta.) was held in the writing room of the Macdonald Hotel at Edmonton on March 8th and 9th and was well attended by a full delegation from the member associations and visiting members. Stephen Lunn, of Pincher Creek, was chosen as chairman and very ably conducted the meeting during the two days' sessions. Mr. Arkell, of the Canadian organization, very clearly outlined the general situation as it affects the livestock producers of Canada and explained thoroughly his proposed scheme for taking care of the surplus we may have from time to time. Mr. Ingaldson, manager of the St. Boniface agency, gave a very interesting and instructive address to the convention. Mr. Robertson, of the Audit Bureau, presented the auditor's statement, and in a very lucid way answered all questions pertaining thereto.

The report of the board of directors, the report of the manager and that of the representatives on the Canadian organization were read and thoroughly discussed and all were adopted by the convention.

In the election of directors to fill the vacancies in the three districts whose term of office had expired the following were elected: District B, Carl Anderson of Brooks; District D, D. Brockie of Hughenden (re-elected); District F, Wm. Turnbull of Onoway (re-elected); the other four directors hold over for another year.

Change in Selling Policy

In the matter of policy, the main change was a recommendation that the selling agencies handle non-contract stock. Another resolution was passed carrying the proposal as outlined by Mr. Arkell re taking care of surplus, as follows:

"Whereas several circumstances—the production of a market surplus, the break in sterling exchange, the operations of chain stores, and price cutting amongst wholesalers—have recently combined almost entirely to destroy bargaining power on the part of our producers and to lower live stock prices to a discouragingly unprofitable level;

"And whereas we recognize that the removal of the surplus and its sale on the export market will tend to re-establish competitive buying and to restore domestic prices to a stable and profitable basis;

"And whereas the export sale of the surplus is likely to entail a loss which must be met by the producers themselves if they are to secure the advantage from the rise in price on the domestic market which is to be expected from the putting into effect of this policy;

"Therefore, be it resolved, that we accept the principle of the policy as outlined; that we approve of an assessment against all publicly marketed livestock to offset losses taken on export and that we recommend to the Dominion Minister of Agriculture that our export

board be set up to administer the policy in the interests of the Canadian producers."

It was decided further that the board in presenting this resolution will do so in concert with the Provincial Government.

Firm Determination to Carry On

The sentiment which permeated all the deliberations appeared to be that while we are going through very trying times for the producers and also our co-operatives are feeling the strain, there is no hope from any other source except through the co-operative channel. There was, therefore, a grim determination to carry on, and the meeting adjourned with this sentiment taking the stage in no uncertain way.

At the board meeting which followed the convention, the new set-up was as follows: president, J. E. Evanson, Taber; first vice-president, F. McDonald, Mirror; second vice-president, H. Gordon, Islay; secretary to the board, F. McDonald, and treasurer, Miss V. K. Newnham; the president, first and second vice-presidents to constitute the executive and finance committee.

Each director is charged with taking care of his district, and it is the desire of the board that you communicate direct with your director in all matters pertaining to the condition of your associations. This is made necessary by the urgent need for economy, as your board are determined to cut the overhead to a minimum consistent with necessary service and come out on the right side of the ledger at the end of the year, and are confident that it can be done if the producers stick by their organization.

GOVERNMENT'S FINANCIAL RECORD

(Continued from page 9)

of Saskatchewan, where a really fair comparison can be made as both Provinces started at the same time. Alberta's net bonded debt is greater than that of Saskatchewan chiefly for two reasons. In the first place, Alberta undertook to build and operate a costly system of railways which Saskatchewan refrained from doing and, in the second place, Alberta owns a Province-wide telephone system, while Saskatchewan shares in the costs of operating a number of municipal telephone systems.

To those who say that we have not had an economical and efficient administration of public affairs in this Province during the past ten years, let me offer this comparison for your consideration. Excluding public debt charges, Alberta's estimated expenditure in 1921 on public services was \$8,343,000.00 as compared to Saskatchewan's \$8,664,046.00. That is, Alberta for the same services, voted only \$321,046.00 less than Saskatchewan.

For the year ending March 31st, 1932, Alberta voted \$2,474,136.00 less than

Saskatchewan voted for the same services that cost Alberta almost as much as Saskatchewan ten years ago. Surely, Mr. Speaker, this indicates in no uncertain manner, that Alberta has had efficient and economical administration of its public services during the past ten years.

One other comparison with Saskatchewan before we pass on. For the year ending March 31st, 1930, Alberta showed a surplus of \$426,980.00 and members opposite clamored for the abolition of the supplementary revenue tax and for other taxation reductions. Now let us see how Saskatchewan stood at the same time. Quoting from the Saskatchewan budget speech of last year and referring to the year ending April, 1930, the Provincial Treasurer of Saskatchewan said, "The members of this assembly will recall that the Government was concerned one year ago in maintaining the credit of the Province abroad. For this reason, it endeavored to keep the deficit on the year's operation at as low a figure as possible. Accordingly, resort was had to all reserve liquor profits, amounting to \$1,430,000.00, to keep down this deficit. Expenditures amounting to \$800,000.00 were capitalized under the Deferred Charges Act. Highway expenditures amounting to \$1,900,000.00 were also capitalized. Had this not been done, the deficit of the Province would have been in the neighborhood of \$4,500,000.00 instead of \$299,133.98." This was the situation in Saskatchewan at the time when the finances of this Province were in excellent condition.

Comparison with British Columbia

Now, Mr. Speaker, let us compare our record with that of British Columbia, which was so much praised by the member for Wetaskiwin for the manner in which it had provided for an adequate sinking fund. The member read from the budget speech of the Provincial Treasurer of British Columbia, but he did not tell us that according to the figures he quoted, the ratio that Alberta's sinking fund bears to the total bonded debt, is greater than that of any other Province west of Quebec, with the exception of British Columbia. The member for Wetaskiwin did not explain to the members of this Legislature, as was done by the Provincial Treasurer of British Columbia in his budget speech, that in reality our neighbor to the West has not contributed one cent of the people's taxes to a sinking fund.

Let me quote from the said budget speech. The Provincial Treasurer of British Columbia says: "It may be desirable to arrange a budget so that good and bad years make up for one another, deficits of a bad period being balanced by the surpluses of a good period." However, the Treasurer goes on to state that, "since 1911-12 there occurred in British Columbia only two surpluses totalling \$452,124.28 as against sixteen deficits totalling \$36,955,722.00," which had to be financed by capital borrowings, which, with the exception of \$5,130,000.00, is still outstanding. Now, Mr. Speaker, add to that the deficit of \$4,800,000.00 for the year just ended and what do you find? British Columbia has borrowed not only a sum equal to its sinking fund of \$25,000,000.00, but a sum greater than that by over \$11,000,000.00. Let me tell my friend from Wetaskiwin that we could have a \$25,000,000.00 sinking fund, too, if we followed the policy of British Columbia, but in reality it would only be a sinking fund on paper.

Mr. Speaker, when we consider that our deficit in Alberta on last

year's operations is over two million dollars less than that of British Columbia and over a million dollars less than that of Saskatchewan. I think we in Alberta can be proud of our financial record during these difficult times.

The Government Fiscal Agency has been criticised for "too much secrecy in connection with the financing done through the fiscal agency which received \$100,000.00 for rushing Alberta's bonds on to the market soon after the session closed last spring." In answering this criticism, let me say: (1) That \$100,000.00 for the sale of \$29,000,000.00 of refunding issues amounts to only about one-third of one per cent and, (2) By placing these bonds quietly and persistently on the market in the first part of the year, Alberta was the one Province in Canada that completed its financing program before the drastic decline in the bond market that occurred soon after mid-summer. If this policy had not been adopted, we would be paying at least one per cent more in interest on our bonds which would have cost the people of this Province approximately \$200,000.00 more than was paid to the fiscal agency.

PART II:

Public Debt

Perhaps the most startling feature in connection with our public debt is the enormous increase of \$18,411,915.00 in the one year from December 31st, 1930, to December 31st, 1931. Merely to say that this is small compared to the \$37,468,000.00 added to the public debt of our sister Province of Saskatchewan for the same twelve months is not an answer that will satisfy our critics. There is only one way to determine whether such an increase to our public debt in one year is justified or not, and that is to examine the various items involved. If members opposite will examine the capital appropriations passed by the Legislature last year, they will find that the Government has kept well within the estimates with respect to these items, adding less than \$5,000,000.00 to the public debt for highways, public buildings, telephones and the Lethbridge Northern. That leaves approximately \$13,500,000.00 to account for. From this amount, we must deduct over \$5,500,000.00 for the Wheat Pool guarantee which was also ratified by the Legislature one year ago. So long as the Wheat Pool can meet its interest charges, this item will not, in any way, be a charge on the ordinary taxpayer. This leaves less than \$8,000,000.00 still to account for. No one can criticise the amount spent on unemployment relief which accounts for nearly \$3,500,000.00, of which three-quarters of a million dollars is recoverable to the Province from other authorities. One of our daily newspapers, that is most severe and persistent in its criticism of the Government, claims that the Province should bear a greater share of the cost of unemployment relief. I have yet to hear any opponent of the Government claim that the Province is carrying more than its share of this cost.

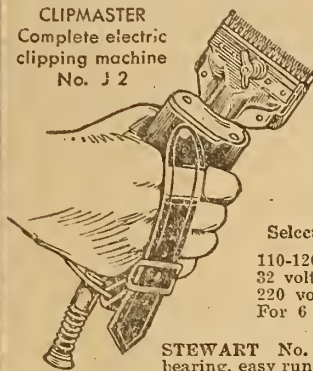
This leaves less than \$4,500,000.00 of the \$18,500,000.00 increase in debt to be used for the purpose of capitalizing the income deficit at the end of the year. Yes, \$18,500,000.00 is a very large sum to add to our public debt in one year, but I challenge any member of the Opposition to point out how it might have been avoided. It is all very well to say that a Government should follow the example of industry and reduce its overhead in

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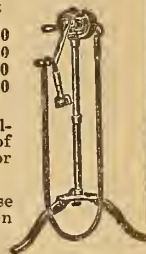
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keeping with economic conditions. When the heads of our great financial institutions take this stand, they are forgetting one of the basic responsibilities of any democratic government. The weakness of our capitalistic system is that the human element is the tool of industry instead of industry being the servant of humanity. Thus when industry throws millions of its employees overboard in order to reduce overhead costs, the only economic salvation for the victims of such a policy is to climb aboard the ship of state which is still established in democratic countries for the service of humanity and whose expenditures for unemployment relief are bound to increase with the severity of the depression.

Now, Mr. Speaker, much has been said regarding the increase in debt since 1921. The confusion that exists in this connection is due to the fact that the public is often given just half the story regarding our debt. I therefore, wish to prove beyond any doubt that the public debt of Alberta, direct and indirect, has not been doubled since 1921 by any means. The total debt of the Province on December 31st, 1921, was \$87,872,000.00 and not \$57,464,000.00 which only represents the direct debt. By December 31st, 1931, the direct debt of the Province had been increased by \$67,624,000.00 and the indirect debt decreased by \$19,102,000.00, leaving a net increase for the total debt of the Province since 1921,

INCREASE IN NET FUNDED AND UNFUNDED DEBT Year Ended December 31, 1931.

Net Funded and Unfunded Debt:

December 31, 1931.....	\$133,173,003
December 31, 1930.....	114,761,088

Increase.....	\$ 18,411,915
---------------	---------------

Accounted for as follows:

General Appropriations:

Roads, bridges and ferries, excluding unemployment relief.....	\$2,372,480
Public buildings.....	935,275
Telephones.....	970,348
University.....	51,406
Lethbridge N.I.D.....	650,053
Miscellaneous, being income deficit and working advances.....	4,348,960

\$ 9,328,522

Unemployment Relief:

Shares of Dominion Government and other authorities paid by Province and recoverable as at December 31, 1931, estimated.....	\$ 743,693
*Province's share.....	2,690,013

3,433,706

Alberta Co-operative Wheat Producers Ltd.....	5,649,687
---	-----------

\$ 18,411,915

*At March 31, 1931, expenditure on roads, bridges and ferries was capitalized at.....\$ 979,932
And expenditure charged to general welfare was.....294,301
The Province's share of expenditure April 1st to December 31st, 1931, to be capitalized.....1,415,780

\$ 2,690,013

INCREASES IN PROVINCIAL DEBT Direct and Indirect—1921 and 1931

	Direct Bonded Debt	Indirect Debt	Total Debt
Total, December 31, 1921.....	\$ 57,464,000.00	\$30,408,000.00	\$ 87,872,000.00
Increases to Debt:			
Roads, bridges and ferries.....	21,094,000.00		21,094,000.00
Railways.....	12,387,000.00	*17,094,000.00	*4,707,000.00
Public Buildings.....	8,045,000.00		8,045,000.00
Telephones.....	3,527,000.00		3,527,000.00
University.....	4,141,000.00	*3,550,000.00	591,000.00
Lethbridge N. I. D.....	3,857,000.00	240,000.00	4,097,000.00
Alberta Co-operative Wheat Producers Ltd.....	5,650,000.00		5,650,000.00
Miscellaneous.....	8,923,000.00	1,302,000.00	10,225,000.00
Total increases.....	\$ 67,624,000.00	*\$19,102,000.00	\$ 48,522,000.00
Total Dec. 31, 1931.....	\$125,088,000.00	\$11,306,000.00	\$136,394,000.00

Miscellaneous—Unemployment Relief, Income Deficits and Advances:

Unemployment relief.....	\$ 2,159,473.00
Income deficits and advances.....	7,865,527.00

\$ 10,225,000.00

*Decrease.

of \$48,522,000.00, of which over \$18,000,000.00 was added during the past year.

Position of Tax Payers

When our opponents criticise the Government for the increases that have been added to the public debt, they fail to point out wherein these increases have been unreasonable and unwarranted. They endeavor to leave the impression with the general public that every increase in the public debt means an additional burden to the interest charges that must be paid by the average taxpayer. Let us examine the details of the increases made to our public debt and find out how much of the \$48,500,000.00 really means increased taxation to the average taxpayer.

The Province holds adequate security for the Wheat Pool Guarantee of \$5,650,000.00 and the interest charges connected with this guarantee are paid by the Wheat Pool. The average taxpayer is not affected by this item of our increased debt.

The Lethbridge Northern Irrigation District, organized by the Liberal Government, has necessitated an increase of four million dollars to our public debt since 1921. What proportion of this amount will result in an increased burden of taxation on the average taxpayer, is impossible to determine. With the return of better economic conditions, it is possible that the amount will not be excessive.

Our telephone system, which is responsible for an increase of \$3,500,000.00 to our public debt since 1921, showed a profit from 1926 to 1929 inclusive, and there is every reason to believe that, under normal conditions, no burden will be added to the average taxpayer with respect to interest charges on this public utility.

The Government has stated, on numerous occasions, that the public debt of the Province could be reduced by the amount invested in this utility which is now close to \$26,000,000.00 if the people of Alberta wished to do away with the public ownership of our telephone system.

Now, I do not want to get into an argument with the Minister of Public Works regarding the ear-marking of revenue, but I am certain that the users of our highways pay sufficient in gas taxes and auto licenses to take care of the interest charges on the \$21,000,000.00 we have added to the public debt of the Province for highways and bridges since 1921.

By the sale of our railways, we have effected a reduction of \$4,707,000.00 in our public debt, which will be still further reduced by \$10,500,000.00 when the balance of the sale price is received.

Public buildings, including the University Hospital, account for an increase of over \$8,500,000.00 since 1921. This item includes most of the expenditures connected with the Institute of Technology in Calgary, which was under construction in 1921.

About \$2,500,000.00 is chargeable to our mental institutes and hospitals, a new Normal School, residences at Olds and Vermilion Schools of Agriculture, the new Administration Building, and many others are included in this \$8,500,000.00. There has never been any criticism in connection with the public buildings erected since 1921.

This item for public buildings, plus the items of over two million dollars for unemployment relief, and about \$7,800,000.00 to take care of income deficits and working advances

A Great War! A Great Pestilence! A Great Depression!

¶ ALL within twenty years. Could there be a more gruelling test?

¶ Yet life insurance stands invincible. During that whole period it paid every obligation promptly and fully — as it has ever since the Dominion was formed.

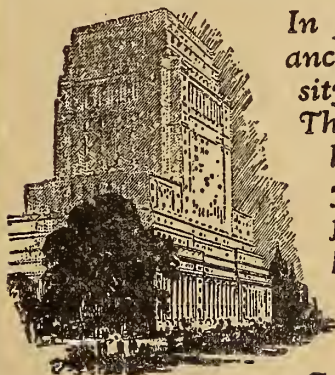
¶ The Sun Life Assurance Company of Canada itself paid to policyholders and beneficiaries in cash during these periods —

The War (1914-1918)

The 'Flu (1919)

The Depression (1930-1931)

— over \$226,000,000. It has paid to its policyholders and beneficiaries since formation nearly \$600,000,000.



In prosperity, life insurance is valuable; in adversity it is indispensable. The protection of your home, the security of your business, the comfort of your old age, depend first on adequate life insurance.

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SMUTS IN GRAIN and THEIR PREVENTION

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are the only items that directly increase the tax burden of the average taxpayer.

By far the largest item in our increased debt for the past ten years is in connection with highways. Those who use the highways and provide the revenue with which to maintain them and pay for the interest charges on the capital invested, have incessantly demanded, year after year, more and better highways.

Unless our opponents can show where in our capital expenditures made during the past ten years are unwarranted and unjustified, their criticisms cannot be considered seriously by the public.

(We hope to print the concluding portions of Mr. Love's speech, at least in summary, in our next issue.)

Some Items of Provincial Legislation

In view of the approaching end of the session of the Alberta Legislature, we are sacrificing a number of other vital interests of the Association in order to devote a great part of the current issue to Provincial affairs. We regret that the space cannot be greater; that we are unable to print weekly issues as in many former years, in some cases of 56 pages, in order to present an adequate picture of the proceedings in the Assembly. Mr. Love's most effective speech on the budget, however, is given at considerable length; there is a valuable survey of the work of the agricultural committee by Mr. Walker; and below we present a record of a number of other matters dealt with by the Assembly which are of especial interest to farm people.

Since *The U.F.A.* was established as the official organ of the movement, we have, at very great expense, devoted much more attention to the proceedings of the Legislature than to any other single interest of the Association. Over a period of several years special weekly or enlarged regular issues, devoted to reports of sessions, have been published at a cost in excess of our normal expenditures totalling in the neighborhood of twenty thousand dollars chiefly for paper and printing. The shouldering of such a burden in behalf of the movement as a whole by the paper could not be continued. No periodical carried on for commercial purposes would ever have undertaken the work, unless special additional revenue had been earmarked for the purpose. It is in great measure due to this continuous drain upon the paper's financial resources in the past—to give a service incomparably more costly than has been given to any other single activity of the U.F.A. movement—that curtailment of space is necessary today.

Among important bills are the following:

Income Tax Act

Exemptions (partial list): Co-operative marketing and consumers' societies; personal incomes, in case of married person or any person having dependent, parent or grandparent, daughter or sister, son or brother under 21, or incapable of self-support on account of mental or physical infirmity—exemption up to \$1,500; in case of other persons—exemption up to \$750; exemptions in respect to children: \$400 for each child under 21 dependent on taxpayer, or 21 or over if incapable of self-support on account of infirmity; also, for each

parent, grandparent, brother or sister incapable of self-support on account of infirmity and dependent on taxpayer, \$400.

Tax on excess of income over amount exempt: up to \$2,000, one per cent; over \$2,000 and up to \$4,000, two per cent; up to \$5,000, three per cent; and so on, increasing by one per cent for every thousand additional income up to \$27,000, when the tax is 25 per cent. Over \$25,000, tax remains 25 per cent.

Premier on Income Tax

Among statements made by Premier Brownlee in opening and closing the debate, were the following:

(a) Alberta income tax will be the most moderate in existence in any Province.

(b) The Taxation League finding shows that Alberta has the lowest percentage increase in taxation of any Province in Canada over the period of the past ten years.

(c) The experience of other Provinces is that the income tax does not drive capital away. There has been no protest in Alberta from capital so far.

(d) The Tory report on taxation declared that Alberta cities were dealt with fairly in regard to taxation. The present Government, the facts show, has dealt more fairly with cities than other Provinces; has paid a greater proportion of the city relief than either Manitoba or Saskatchewan. This statement was made in reply to the argument that farmers cannot pay income tax and that burden will therefore fall on the cities.

(e) Income tax is the hardest to pass on to the consumer of goods.

Important Bills

Police Transfer: Bill transfers policing of Alberta to R.C.M.P. Province to pay Dominion \$225,000 annually for policing, plus \$50,000 for care and transportation of prisoners. Total saving \$20,000 per annum. 195 A. P. P. men to be taken over by R. C. M. P.

Unemployment Relief: Bill validates expenditures to date. No announcement regarding future policy possible until conference held with Federal Government.

Wheat Pool Guarantees: Bill validates settlements in regard to guarantee. Debate taking place.

Fuel Oil Tax: Bill to replace former Gasoline Tax Act. Tightens up regulations governing taxation of fuel oils. Places distinction between taxable and non-taxable oils on a specific gravity basis.

Savings Certificate Act: Amendments provide for issuing of savings certificates repayable at the end of one, two and three periods instead of on demand as at present.

Beer Parlors: Petition asking for abolition. Report of special committee which made an inquiry into the validity of the petition is now before the committee on private bills.

Managed Currency: An important resolution dealing with the establishment of such a currency as part of an empire monetary system was moved by W. H. Shield and seconded by George MacLachlan in important, well-informed speeches, and passed by the Assembly.

State Medicine: Resolution, moved by Chris Pattinson and carried, provides for commission of five members of Legislature to make recommendations next session regarding methods of setting up such system.

Sessional Indemnities: Resolution carried on motion of Premier Brownlee reducing same by 10 per cent.

Wheat Board Trust: Resolution by George Webster asking that scholarships for University be provided from trust was defeated. Premier Brownlee pointed out that the Province has contributed more in grants to coal industry, manufacturers' movements and Made-in-Alberta exhibitions than has been lost in guarantees to co-operatives. He pointed out further that in assisting co-operatives the Government were really assisting the farming population.

Misleading Press Statement

George E. Church Corrects False Impression Given by Article in Calgary Herald

In a "news" item which appeared on the front page of the *Calgary Herald* recently, in the form of a despatch from the press gallery in the Alberta Legislature, it was stated that "Norman F. Priestley, Vice-president of the U.F.A." had been paid by the Province for the production of a text book on Co-operation which "is not yet in use." In view of the fact that somewhat similar though less inaccurate statements have been printed in other papers, and may have come to the notice of our readers, the facts are presented below, as set forth by George E. Church, in a letter to the *Herald*. Mr. Church wrote:

"As I am a member of the U.F.A. Executive I feel it my duty to correct the impression which the item I refer to was apparently intended to create."

Now what can have actuated the *Herald* in singling out this item . . . for treatment with such gross inaccuracy as must inevitably have left upon the reader who lacked other sources of information a false impression?

"In the first place, the *Herald* must have known that Mr. Priestley was not Vice-president of the U.F.A. during the years referred to (1929-30). In point of fact, from the time he was elected to the Vice-presidency he was compelled to suspend work on the text-book on co-operation which, in view of his special qualifications for the work, he had been commissioned to perform."

"In the second place, the *Herald* was quite misleading in its statement that the text-book 'is not yet in use.' A substantial part of it had already been completed before the heavy pressure of Mr. Priestley's new duties as an officer of the Association interrupted the work and this has been in use in the agricultural schools of the Province for more than a year. I may state for your information that in order that the work may be completed, the U.F.A. Executive at the beginning of this year gave Mr. Priestley authority to take such leave of absence from his official duties as may be necessary. Those who are informed as to Mr. Priestley's qualifications and the character of the work already done will, I am sure, be quite confident that the book will prove of very high educational value."

"The fact that Mr. Priestley was commissioned to write the text-book was a matter of common knowledge, to which full publicity had been given in the daily press at least as long ago as the early part of 1930. That proper payment should be made. is of no more

general interest than would be payment for any other similar work undertaken by a member of the faculty of the University.

"May I point out further that the preparation of this text-book has not cost the Alberta Government anything. It is not financed by taxpayers' money, but by the Wheat Board Monies Trust, which administers funds created by the sale of Alberta farmers' production, set aside some years ago for co-operative education."

It may be stated that the setting aside of the fund for the above named purpose was the action, not of the U.F.A. group alone, but of the Alberta Legislature as a whole.

FOOLS AND MADMEN

This is not a crisis of poverty, but a crisis of abundance. . . . The voices which in such a juncture tell us that the path of escape is to be found in strict economy and refraining wherever possible from utilizing the world's potential production are voices of fools and madmen. . . . I therefore call on everyone here as a high social duty to use their influence, whatever it may be, in private and in public, in favor of every kind of expansion and expenditure which is financially possible to those who would incur it, and which in better times would be generally admitted to be legitimate and useful."—J. M. Keynes, eminent British economist, in a recent lecture.

Farm Work and Unemployed

An Appeal to Alberta Farmers

The Government employment service requests Alberta farmers who can employ men for spring work to get in touch without delay with the service or with the relief department of the nearest city.

They make this request for two reasons: Early application will ensure the best quality of help—the pick of the men; while it will at the same time assist in dealing with the very serious problem of relief.

While it is recognized that under the grave conditions of today, many farmers who would ordinarily employ help will be unable to do so, there are nevertheless many cases in which they can do so, and, the Government Employment Agency urges, every farmer who can give a man employment will be rendering a service to the whole community. The bread line is always a source of many evils, and its existence is damaging in more ways than one to the unfortunate persons who are compelled to seek relief. The Government and the cities have set up elaborate machinery to deal with the present problem. This year the load is most unusual, and many thousands of dollars are being spent to keep from want men and women who in numerous instances find themselves unemployed for the first time.

Applications for help should be made to the Alberta Government Employment Service, Edmonton or Calgary, or to the heads of city relief departments.

SHOW YOUR COLORS

"If I were trying to match politeness," said the woman customer, glaring at the shop assistant, "I'd have rather a job to find it here."

[The assistant was equal to the occasion.

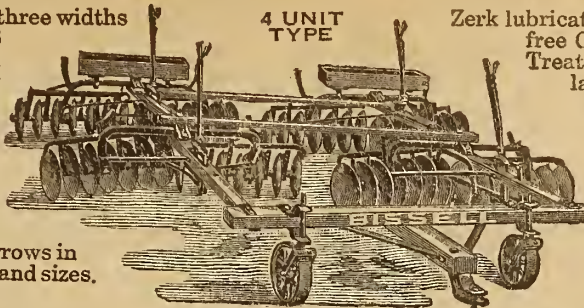
"Let me see your sample, madam," she said.

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BOOKS ON FINANCE

The following books on financial reform and Social Credit are available at Centra Office:

MONEY vs. MEN.

By Frederick Soddy

\$1.00

THIS AGE OF PLENTY.

By C. M. Hattersley

\$1.00

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By W. E. Brokaw

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REAL WEALTH AND
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BY W. H. Rhys

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Send for complete list of books and pamphlets

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NEW AUTO ENGINE HUMIDIFIER

Walter Critchlow, 5058 B Street, Wheaton, Illinois, has invented a new automatic damp air humidifier for auto engines. It feeds rich gas at low speeds and automatically leans it to racing thinness at high speeds.

This brings about a saving in gas and oil, makes the engine run smoother, gives quicker pickup, faster topspeed, more power and longer wear to engine, uses lowest price gas with high price gas results, and does away with hard carbon in engine.

Fits all autos. Easily attached. Saves its cost 4 to 6 times yearly.

Mr. Critchlow wants a reliable man with car to drive as exclusive distributor in each county not taken, to earn \$150 to \$500 monthly.

Any car owner may order and test the humidifier on his own car without obligation to become a distributor.

A test order will be accepted on 10 days trial. Write today for full and complete free particulars.

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ALBERTA FARM PROBLEMS

(Continued from page 5)

showed that wells were using from 20,000 cubic feet up to 800,000 cubic feet of natural gas to produce a barrel of crude naphtha. Or in other words up to \$30 worth of gas was being wasted to secure a barrel of naphtha worth \$3. The average for the field is 137,000 cubic feet of gas per barrel of naphtha produced. From March, 1931, to March, 1932, the waste of gas was approximately 153 billion cubic feet, or enough to supply the Southern Alberta pipe line for a period of 20 years.

Dr. Allen, of the University Geological Department, gave the original content of the field at approximately 720 billion cubic feet of gas, of which 400 billion had been withdrawn, leaving 320 billion cubic feet remaining. He estimated the average decline in rock pressure as 1 1-4 lbs. per day and gave two years as his estimate of the maximum life of the field. This evidence was confirmed as being substantially correct by a number of other experts, and was not broken down by any witness appearing.

Conservation Only Hope

In view of the above evidence all interests were agreed that the only hope of both consumers and investors for the future lay in a scheme of drastic conservation.

A point of interest to users of crude

naphtha is that while conservation means large reduction in the production of gas it does not mean a corresponding decrease in the production of naphtha, due to the fact that production would be taken from the most economically producing wells, so that a reduction of gas flow from 500 million cubic feet to 100 million cubic feet might only mean a reduction in naphtha flow from 80,000 to 60,000 barrels of naphtha.

Under any suggested plan of conservation users of crude naphtha are assured a continuation of a supply at the well head which can be made available for a number of years. But certainly without conservation it appears evident that the supply of this product will be completely exhausted within a year or two.

Similarly, Turner Valley investors who may expect to receive a small immediate return under a scheme of open flow can properly expect a much larger total return spread over a much greater number of years under a proper scheme of conservation.

In a final effort to bring about voluntary conservation a conference under the chairmanship of Dr. Wallace in which all interests were represented met in Calgary. Reports of the success of the meeting are now reaching the public.

The Agricultural Committee has carried an exceptionally heavy program and at the moment has still important matters to conclude before the session prorogues

that scholarships in the University be provided from the Wheat Board Money Trust—a resolution, by the way, which was defeated. The Premier on that occasion showed that the Province has contributed more in grants to the coal industry, manufacturers' movements and Made-in-Alberta exhibitions than has been lost in guarantees to co-operatives, and he pointed out that in helping the co-operatives the Government were really assisting the farming population.

Below we publish a statement of the guarantees and advances as they stood in 1921 and 1931. No such comparative statement, so far as we know, has been given elsewhere. It would not suit the purpose of those who are engaged in the attack on the organized farmers and the Government they placed in office, to do so.

The U.F.A. administration has therefore:

(a) Made large advances on account of drainage and irrigation projects, notably the Lethbridge Northern, in order to salvage projects and deal with situations which were created before they took office.

(b) Continued policies previously in force as to hail insurance, loans to normal school students and school districts and working advances for commercial activities of the Government.

(c) Discontinued policies previously in force as to seed grain and relief and the Livestock Encouragement Act ("Cow-bill"), and reduced the amounts outstanding.

(d) Redeemed bond issues guaranteed for the University of Alberta, thereby decreasing the guaranteed amount but correspondingly increasing the amounts advanced.

(e) Continued and amplified the previous policy with respect to Co-operative Credit Societies.

(f) Eliminated the guarantees on account of the Northern Railways, by the sale of the securities—the railways themselves.

Alberta Government and Guarantees

Amount Less Today Than When U.F.A. Administration Came Into Office—Some Facts and Figures Which Opposition Critics Suppress

In the massed attack upon the U.F.A. administration by Liberal and Conservative parties and a large part of the press, one point of concentration during the present session of the Alberta Legislature has been the guarantees given by the Government for various purposes. A very determined effort has been made to create ill-will between city and country. It is characteristic of the methods used to this end that vitally important facts have been suppressed, and an entirely misleading impression created thereby in the public mind.

For instance, the Government is charged with having committed the Province unduly, because in 1931 the total amount of all guarantees and advances was \$33,597,987.00; the Government's critics failed to inform the public that this amount is actually over a million dollars below the total amount of such guarantees in 1921, the year in which the U.F.A. came into office. The figure at that time was \$34,795,765.50.

Conservatives and the Railways

The opposition also fail to point out that the principal item in the guarantees ten years ago was \$17,094,000 in respect to the northern railways; and of course they fail to mention the fact that the railways were salvaged by the U.F.A. Government, and sold at a price \$4,000,000 greater than the price at which the leader of the Conservative party advised them to sell. It would not serve the purpose of a political party which is eternally representing itself to be a devotee of "economy" and "efficiency," that if its recommendation had been adopted, the Province would be \$4,000,000 worse off than it is today.

Much of the criticism of the opposition and opposition press has been directed against the Government's policy of assisting farmers' co-operatives by guarantees. They have failed to take note of the very important fact brought out by Premier Brownlee during a debate on George Webster's resolution asking

Year Book of Agricultural Co-operation

A copy of the 1932 edition of the "Year Book of Agricultural Co-operation" edited by the Horace Plunkett Foundation has just been received. It contains some forty-five articles on the progress of co-operation in parts of the world as distant from each other as Ireland and Kenya, New Zealand and Finland; of especial interest to our readers is a contribution on the Canadian Wheat Pools, by J. T. Hull, head of the publicity department of the Manitoba Wheat Pool. Other noteworthy articles are headed "Co-operation and the Crisis," "Co-operative Education," and "Co-operative Auditing." It is published by George Routledge & Sons, Ltd., 68 Carter Lane, London, E. C. 4, price 10s. 6d. net.

Cattle Exports to Great Britain

In 1931 27,149 head of graded beef cattle were exported to Great Britain, and 38,300 of the same class sold in Canada. While all beef prices have been low, states R. C. McLoughry of the Dominion Livestock Branch, cattle not fit for grading realize much less than the graded beef; at a recent sale in Manitoba the difference was over \$2 per cwt. Only graded beef can be shipped to Great Britain; no other quality will pay for the cost of exporting them.

Guarantees and Advances—a Comparative Statement

	1921	1931
Irrigation and Drainage; Guarantees.....	\$ 5,587,000.00	\$ 7,035,500.00
Advances.....		3,362,434.14
Wheat Pool and Elevators.....	963,246.31	6,127,082.73
Co-operative Activities.....	5,049.85	2,203,896.96
Hail Insurance.....	550,000.00	1,395,000.00
Seed Grain and Relief.....	4,482,038.77	3,445,559.27
Live Stock Encouragement.....	1,404,000.00	722,352.34
Normal School Students and School Districts.....	257,665.17	655,282.39
University and University Hospital.....	4,002,500.00	5,390,690.63
Miscellaneous Assets and Advances.....	156,265.40	1,065,818.08
Working Advances.....	294,000.00	2,194,370.46
Northern Railways Guarantees.....	17,094,000.00	
	\$34,795,765.50	\$33,597,987.00



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Stocks are carried throughout Western Canada at convenient points to assure prompt delivery. Write us and we will advise where you can obtain a supply quickly at prices which will mean large savings to you, consistent with quality.

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FEBRUARY 15 REGISTERED YORKSHIRE weanlings, \$8.00. University of Saskatchewan stock. Mrs. Milligan, Craigmyle, Alta.

REGISTERED DUROC-JERSEY HOGS OF first quality, all ages. Weanlings not skin. W. L. Gray, Millet, Alta.

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FELIX OHBERG, AMISK, ALTA., BREEDER of registered Belgians. Let me know your wants.

RED POLL BULLS FROM LEDGERWOOD herd, one and two years, best dual purpose breeding. A. W. Samis Estate, Olds, Alta.

PERCHERON STALLION, MARSHALL'S JOB, sire, Alberta Government horse job, won second prize 1931, Calgary Horse Show. A. W. Samis Estate, Olds, Alta.

THREE BEAUTIFUL SHORTHORN BULLS, 1 year-3 years. I. M. McCune, Irricana, Alta.

FOR SALE—TWO YOUNG REGISTERED Belgian stallions. Oscar E. Carlson, R.R. 1, Trochu, Alberta.

FOR SALE—1 YEAR OLD REGISTERED Shorthorn bull, red. Chris Kading, Cessford, Alta.

FOR SALE — REGISTERED CLYDESDALE stallion, rising five years. W. Prouse, Alix, Alta.

HIDES AND FURS

SASKATOON TANNERY, SASKATOON. Hides, Furs and Sheepskins tanned. Freight paid on hides tanned. Ask for Price List.

LUMBER

LUMBER, SHINGLES, FENCE POSTS, POLES, Cordwood and Slabs—Write for delivered prices. Enterprise Lumber Co., Vancouver, B.C.

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CEDAR FENCE POSTS AND POLES, CAR lots delivered your station. G. A. Hunt, Kitchener, B.C.

LUMBER FOR LESS—WE PAY FREIGHT direct from Mill to you. Write for prices and estimates before building. Detailed plans free with order. The Peerless Lumber Co., 665 12th Ave. W., Vancouver, B.C. P. O. Box 1214.

FENCE POSTS, FUELWOOD. ALL KINDS. Your inquiries answered promptly. North West Coal Co., Edmonton, Alberta.

FARM MACHINERY

CORDWOOD FRAMES, MANDRELS AND Saws with or without engine attached. J. Anderson, 443 13th St. N.W., Calgary.

FOR SALE—OLIVER FOUR BOTTOM TRAC- tor plow, with stubble and breaker bottoms, in good condition, cheap. Burt Austin, Cereal, Alta.

BARGAIN—YOU CAN BUY AT A BARGAIN one Wood Bros. Individual Humming Bird Threshing Machine, size 21x36, with Feeder and weigher, sold new September, 1927. Has been kept under cover and is in first class shape. Apply MacIn Motors Limited, Corner 11th Ave. and 1st Street West, Calgary.

MAKE YOUR ENGINE MORE POWERFUL and more economical on gas and oil. Have your cylinders rebored and fitted with new oversize pistons and rings. Write for prices on any make of tractor, automobile, truck or stationary engine to Jack Anderson, general machinist, 22 years' experience, 443 13th St. N.W., Calgary, Alberta.

FARM LANDS

THE CANADIAN PACIFIC RAILWAY COM- pany's land settlement plan offers unequalled opportunities for new settlers to purchase lands in Western Canada under easy long term contract. Write for free descriptive booklet. Canadian Pacific Railway Co., Department of Natural Resources, 905 First street east, Calgary.

SELLING—SIX QUARTERS, FOUR UNDER cultivation, good district. Write Box 24, Duhamel, Alta.

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Chicks from Alberta's best
Pure-Bred-to-Lay, and Gov-
ernment Culled and Blood-tested
flocks. Per 100 chicks:

	April	May	June
White Leghorns	\$ 8.00	\$7.50	\$7.00
Barred Rocks	10.00	9.00	8.00
Other breeds	12.00	11.00	10.00

100% Live Arrival guaranteed.
Certificate with each order.
Custom Hatching,
2½c per egg.

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GOLD MEDAL CHICK STARTER, \$3.25 PER 100 lbs. Laying Mash, supplement University of Alberta formula with Cod Liver Oil. All lines of Poultry Supplies. Order through your Local. Anderson Feed Co. Ltd., Calgary.

TURKEY EGGS, 35c EACH (HEADED WITH B Gobler); White Leghorn eggs, 75c setting. R.O.P. pedigree stock. Florence Atkinson, Didsbury, Alberta.

BROWN LEGHORNS, WONDERFUL LAYERS, Samis' S. C. Brown Leghorns and Mongolian Pheasants, won 23 first prizes at Calgary. Red Deer and Edmonton. Order early—eggs or birds. H. A. Samis, Box 393, Olds, Alta.

ROSE COMB WHITE WYANDOTTE EGGS, \$1.00 setting 15. Mrs. Cooper, Fairh, Alta.

PUREBRED BUFF ORPINGTON HATCHING Eggs, 75c for 15. Mrs. Thomas Howes, Millet, Alta.

COCKERELS, BABY CHICKS, S. C. WHITE and Black Leghorns. Mating list. F. S. Wetherall, 3629 13A St. West, Calgary.

BABY CHICKS—ALL BREEDS, LOWEST prices, from "Bred-to-Lay" stock. Write or phone for price list. T. J. Garbert, 1424 Seventeenth Ave. West, Calgary. W2144.

SINGLE COMB RHODE ISLAND RED COCK- erels from Provincial Certified and approved dams, \$3.00, \$5.00 and \$10.00. Also Hatching Eggs. Geo. E. Zinger, Stanmore, Alta.

60 PURE BARRED ROCK COCKERELS, large vigorous birds, \$2.00 and \$3.00. Henry Pickering, Sylvan Lake, Alta.

CHOICE STRAIN BUFF ORPINGTON EGGS —Fifty eggs for \$1.35; 100 for \$2.50. Mrs. Herbert E. Irwin, Barons, Alta.

TURKEYS

PURE BRED MAMMOTH BRONZE TURKEY Eggs from banded A Toms and A and B grade hens, 75 cents each to April 15th, after 50 cents. Mrs. J. W. Cookson, Tofield, Alta.

INSURANCE INVESTIGATION

(Continued from page 7)

two years should have been a sufficient period within which to sue the *Journal of Commerce*.

Let us now turn from the above *faux pas* to another of a slightly different nature:

Mr. Ralston (former Minister of Defence): "If there is any policyholder who feels that his interests are not being looked after, who thinks any swindling is taking place, I would think that he is the one to go to the courts rather than the management and directors."

What a specious argument! The specified charges are made against the directors and not against the policyholders; it is the directors' reputation that is at stake and the onus is upon them rather than the policyholders to go to court. The directors have huge funds available to defend their good name, but the policyholders are usually too poor to incur the tremendous costs of a litigation that in no way they should be involved in.

In reply to the argument that it is not in the public interest to discuss this matter, the remarks of Mr. Spencer will be found very interesting:

"I well remember that in the year 1917 information was brought to the Department of Finance concerning the serious conditions in the Home Bank of Canada. At that time the Minister of Finance of the day thought it would be in the best interests of Canada to cover up the matter for the time being, and to help a more or less lame duck to get along. The result was that the bank continued operations for a further eight or nine years, and eventually had to close its doors. Millions of dollars were lost by the people of Canada, who through their taxation had to pay out money to the depositors who lost through the failure of that bank. Even then some of the depositors lost money because the country helped out only the small depositors.

"We have before us another instance where men think it is in the best interests of Canada that conditions in this company (the Sun Life) as described by hon. members on this side of the House should be rectified. The Government in its wisdom seems to believe the best thing to do is to close down the lid, say that everything is perfectly all right. If in a few years, however, we have a repetition of the Home Bank disaster I hope we will not be uncharitable enough to say, 'We told you so.' A repetition of that disaster of course would be most regrettable."

Discussion on this resolution lasted until 11 o'clock, the adjournment hour; in other words, it was "talked out" and therefore goes to the bottom of Private Bills and Orders. It is not likely that it will ever be reached again this year.

DUES ON CASH BASIS

Officers and members are reminded that according to the decision of the Annual Convention all dues to the Association for 1932 must be paid in cash—not by requisition on the Wheel Pool. Members who signed requisitions for former years are requested, if they can do so, to pay these arrearages in cash also.

CROWN FLAX SEED FOR SALE; SEED Branch control sample certificate 71-6105, grade No. 1, germination 96 per cent in 4 days \$1.50 per bushel, including sacks. C. L. Weststrom, Langdon, Alberta.

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WHITE SWEET CLOVER
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WHITE BLOSSOM SWEET CLOVER, GRADE 2, Germination 89. \$4 per 100 lbs., sacks free. Certificate No. 71-5348. A. Tjensvold, Athabasca, Alta.

1931 WHITE BLOSSOM SWEET CLOVER seed, scarified, Government Grade 2, germination 97 per cent. No noxious weeds. Certificate 71-1472. \$4.25 per 100 lbs., bags free. F.O.B. Highridge. McKinley Madison, Dunstable, Alta.

BROME SEED, GRADE ONE, GERMINATION 95, 12 cents lb., C.O.D. H. Jinks, Craig-myle.

BROME GRASS SEED FOR SALE, GOVERNMENT tested, Cert. No. 71-5473, Grade 3; 10c per lb. Sample on request. Devereux Bros., Veteran.

WHITE BLOSSOM SWEET CLOVER, GOVERNMENT Grade 2; 4c pound, no noxious weeds, bags 30c. Irvin Bausman, Athabasca, Alta.

WESTERN RYE GRASS, GRADE No. 1, CERTIFICATE No. 71-1876. Price 11c per lb. Sacks included. T. Chavasse, Edgerton, Alta.

WANTED—FEED OATS, BARLEY AND BUNDLES. Price to Fred Lind, Raymond.

WESTERN RYE GRASS SEED, GRADE 2. Ten Dollars per hundred, cleaned, sacks included. D. H. McMillan, Mannville, Alberta.

FOR SALE—CAR LOTS CLEANED SEED; also feed oats. Registered Victory and Banner Oats. Registered Marquis and Certified Reward wheat. Write for prices stating quantity required. Peace River Co-operative Seed Growers Limited, Grande Prairie, Alberta.

FOR SALE—50 TONS OF GREEN FEED free from noxious weeds, bar a few wild oats, not over ripe or coarse. \$5.00 per ton f.o.b. Bawlf. Mr. Anderson.

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Classified Section

WHITE BLOSSOM SWEET CLOVER, GRADE 2, Germination 98, \$4.50 per 100 lbs., sacks free. Redden Bros., Athabasca, Alta.

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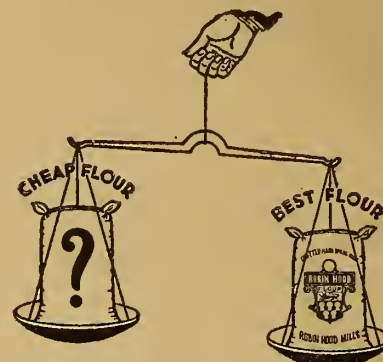
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